NEW ADVERTISEMENTS.

WANTED IMMEDIATELY.—A one roomed Corrugated Iron House about 35 feet by 20. Apply, stating price, to "X. Y. Z.," care Manager of this paper.

NEW GRAM from Calcutta, first quality in Bags of 164 lbs. with a fine gunny at Rs. 8 per Bag. Terms—Cash. Apply to GOVIND JANARDHUN, at the office of Messrs. Montanlard and Tallada, No. 5, Forbes Street.

NOTICE.—Consignees of Cargo per ship *Halcyon*, Captain D. T. PHILLIPS, from Liverpool, are hereby called upon to despatch Boats at once to take Delivery, failing which, the same will be landed, without further notice, at the risk and expense of the concerned.

M. & B. CURSETJEE CAMA & Co.,
Agents ship *Halcyon*.

Bombay, 21st November 1864.

THE UNION FINANCIAL CORPORATION (LIMITED).—Notice is hereby given, that the time for payment of the First Call of the above Corporation is further extended from the 21st to the 26th instant.

Allotments of persons failing to pay the First Call at the above period will be liable to forfeiture.

By order of Directors,
J. P. CORNFORTH, Chairman.

THE BOMBAY SHIPPING COMPANY (LIMITED).—NOTICE.—Consignees of Goods per *Michael Scott*, PADLEY, Master, from London, are requested to send off boats for their Cargo, without delay, otherwise the Goods will be landed by the Captain, as they come to hand at the expense and risk of the concerned.

Captain PADLEY will not be responsible for the condition of any package after it leaves the Ship's Deck.

RITCHIE, STEUART & Co.,
Secretaries and Treasurers.

Bombay, 19th November 1864.

IT is intended to inaugurate under the auspices of influential members of the European and Native mercantile community a Company under the name of "The Bombay General Boat Insurance and Cargo Shipping Landing and Financial Corporation (Limited)."

The parties interested in this Company intend to carry on the business on a large and lucrative scale. The prospectus will be published shortly. Applications for shares will be received by Messrs. HANSLAB & Co., No. 4, Hornby Row, near Dadysett's Agaree (Fire Temple), till 25th instant.

NOTICE.—The Shareholders of the London and Bombay Bank, &c., (Limited) are requested to meet at the Temporary Office of the Corporation, No. 6, Apollo Street, on WEDNESDAY, the 23rd instant, at 12 o'clock A.M., to consider the propriety of adopting measures in opposition to the measures taken by Messrs. BROW DAJEE, DADABHOY BYRAMJEE, and JEEJEEBHOY JEHANGEER, the Provisional Directors in Bombay, or what steps should be taken to secure the interest of the Shareholders. The above Meeting is called on a requisition of Shareholders.

Bombay, 19th November 1864.

NOTICE.—MESSRS. P. B. CAMA & Co. have determined to cease being connected with the promotion of the recently announced "Hindostan Financial Association, Limited."

All applications for shares in that Company that have been received by that firm will be returned to the applicants on request, but such of these as may remain unapplied for by 4 o'clock on WEDNESDAY the 23rd, instant will be handed over to Mr. M. S. GUBBAY, one of the Promoters of the proposed Company.

Bombay, 21st November 1864.

ICE FACTORY, GIRGAUM.—Notice is hereby given to residents at Colaba, the Fort, and Ships in harbour, that the Ice Depot in the Fort is prepared to supply them daily, from 6 A. M. to 6 P. M., at the rate of one anna per lb.

Residents will do well to have the quantity of Ice daily wanted entered in a book which the Patent Company will supply free of charges, and send them a bill at the end of every month for the amount.

Ready money is too great a temptation to the coolies to allow of its being all expended in Ice.

Sales at the Factory and at Byculla as usual.

For the Patent Ice Factory,
12th Nov. 1864. COWASJEE BOMANJEE KAKA.

NOTICE IS HEREBY GIVEN, that the ship *Queen of the North*, Captain TIDMARSH, from London, is now ready to discharge her Cargo, the consignees of which are requested to send of Boats to take delivery of their Goods as they come to hand, failing which, the same will be landed by the Captain at their risk and expense.

Captain TIDMARSH will not be responsible for the condition of any package after it has left the Ship's deck.

A. H. HUSCHKE & Co.,
Agents for the Owners & Captain of the ship *Queen of the North*.

No. 27 Medow Street, 22nd November 1864.

ROYAL EXCHANGE BUILDINGS (LIMITED).—The Promoters have to announce that the allotment of Shares and period for signing the Memorandum and Articles of Association have been postponed until after the 23rd General Meeting of the Chamber of Commerce which will be held on the 1st of December, in order that the Papers relating thereto may be put in circulation among the members of the Chamber with a view to effect their opinion thereon. Immediately after the said General Meeting has taken place the allotments will be completed, and the Building at once commenced.

W. B. THOMPSON, Honorary Secretary.

Delhi Bank Corporation, Limited, 21st November 1864.

ICE HOUSE NOTICE.—Now landing from the Ship *Garnet* and Barque *Jessie*:—

110 Boxes Cocks.
900 Bags Flour.
400 Boxes Stoughton's Bitter.
50 " Sadlitz Powders.
200 Chests Tobacco.
200 Boxes Sperm Candles.
60 " Loaf Sugar.
150 " Pale Ribbs.
Also for Purchasers:—
100 Kegs Butter 7 lbs.
200 Kegs " 4 "
270 Jars " 2½ & 2 and 1½.

BENJ. F. FIELD, Jr.,
21st Nov. 1864. Agent Tudor Co.

THE GRAND FINANCE COMPANY (LIMITED).—CAPITAL ONE CRORE RUPEES IN 20,000 SHARES OF RS. 500 EACH.

Promoters.

Thos. C. Hayllar, Esq.
Isidore Moorej, Esq., of I. S. Moore & Co.
Dossabhoy Hormusjee Patell, Esq.
Callianjee Sorjee, Esq.
Pranjeewandass Harjeewandass, Esq.

The Company is established for the purpose of carrying on General Financial operations.

It has also in view the promotion and assistance of Companies of a useful character, more especially those which have in view the cheapening of all kinds of Provisions in Bombay, and of keeping down the monopolies which are chiefly instrumental in raising prices to their present exhorbitant height.

The services of an excellent Manager and Secretary have already been secured and arrangements are at present being made for the production of two schemes of great utility: full particulars of which will shortly appear.

Applications for Shares will continue to be received at the office of Messrs. I. S. Moore & C., Church Lane, up to 4 o'clock P.M. this day.

Bombay, 22nd November 1864.

ST. ANDREW'S LIBRARY.

THACKER, VINING & Co. beg to draw attention of their fresh assortment of

MATHEMATICAL INSTRUMENTS.

Amongst which the following will be found worthy of especial notice:—

STUDENTS' SETS.

No. 1.—Containing a pair of 6 inch Dividers with moveable limb and Pencil and Pen holder fitting the same, boxwood scale and 2 set squares in neat case. Rs. 3.

No. 2.—Containing 1 pair of 5½ inch needle-pointed Dividers, 1 pair 5 inch ditto with moveable limb and Pen and Pencil holder fitting the same, Ruling Pen, and Boxwood scale; in velvet lined polished Mahogany case. Rs. 6-8.

No. 3.—Containing same as the above with extra Bow Pen, Ebony Parallel Ruler and Transparent Protractor in Polished Mahogany case. Rs. 10-8

No. 4.—Containing same as No. 2, with extra Bow Pen and Pencil, Lengthening Bar, Ruling Pencil, Brass Protractor and Ebony Parallel Ruler, in polished Mahogany case Rs. 12.

DRAUGHTSMEN'S SETS.

No. 5.—In Electrum, containing 1 pair 5½ inch needle-pointed Dividers, 1 pair 6 inch jointed ditto with one moveable limb and Pen and Pencil holder fitting the same, Drawing Pen with Ivory handle, and Bow Pen, the lower compartments containing ivory set of scales, Ebony Parallel Ruler and Brass Protractor, in stout, polished oak case. Rs. 18.

No. 6.—Contains same as the above, with extra Bow Pencil, Ivory Parallel Rule, Lengthening Bar and Ivory Protractor, fully divided in strong oak case with Lock and Key. Rs. 25.

No. 7.—By Elliott, in best Electrum one pair of 5½ inch Dividers, 1 per 6 inches jointed Dividers with one moveable limb and Pen and Pencil holder fitting the same, Lengthening Bar, Bow Pen, Drawing Pen with ivory handle, ivory Parallel Ruler and Protractor in polished mahogany case. Rs. 60.

No. 8.—By Elliott in highly finished electrum, containing one pair 5½ inch needle-pointed Dividers, one pair 6 inch ditto jointed with moveable limb and Pen and Pencil holder fitting the same, Lengthening Bar, Bow Pencil, 2 Drawing Pens, Pricker, Ivory Parallel Ruler and Protractor, Knife, File &c. in handsome metal bound polished rosewood case with superior Lock. Price Rs. 120.

No. 9.—Rather larger than the above, containing the same and extra solid steel spring Bow Dividers, Pen and Pencil Rs. 155.

SPARE INSTRUMENTS.

Proportional Compasses, Beam Compasses, Turn-in Compasses, Dividers in electrum and Brass, spring Dividers, Bow Pens and Pencils, Drawing Pens double and single wheel, Pens with box of spare wheels, Pointers &c.; also Scales, Rulers, Squares, Curves, &c. &c.

THACKER, VINING & Co.

POSTAL NOTICE

OVERLAND MAIL.

The Overland Mail, per P. and O. Co.'s Steamer *Indus*, will be closed on TUESDAY, 15th November 1864, at 7 o'clock A. M. An after-packet will be kept open, on payment of the usual fee of 8 annas, (which must be prepaid by Stamps) until 9 o'clock A. M. Registered Letters will be received at mid 6 P.M. of the previous day.

CHINA MAIL.

The Post Office Packets for Ceylon, Penang, Singapore, and Hongkong per P. and O. Co.'s steamer *Georgia*, will be closed on MONDAY, the 28th November last, at 6 o'clock P.M. A packet for late letters will be kept open, on payment of the usual fee, until 7 A.M. on the 29th inst. An Australia Mail will be despatched direct by this opportunity.

MAILS FOR KURRACHEE AND SCINDE.

Mails for Kurrachee and Scinde, per Steamer *Governor Elphinstone*, will be closed 12 hours after the arrival of the Overland Mail.

CALENDAR—Nov. 1864.

PHASES OF THE MOON.

New Moon, Tuesday 29th..... 6h. 9m. P. M.

Day of Month	Days of Week	Sundays, Festivals, &c.	Sun Rises.	Sun Sets.	High Water Bombay Harbour	
					Morn.	Even.
			h. m.	h. m.	h. m.	h. m.
23	Wed.	23 St. Cecilia.	6 15	5 29	5 5	5 38
24	Thur.	24 St. Clement, Bp.	6 15	5 30	6 11	6 49
25	Fri.	25 Saturn rises at 8h. 30m.	6 14	5 30	7 16	7 45
26	Sat.	26 St. Catherine.	6 15	5 29	8 12	8 35
27	Sun.	27 Saturn sets at 4h. 56m.	6 15	5 30	8 57	9 17
28	Mon.	27 First Sunday in Advent.	6 16	5 29	9 36	9 56
29	Tues.	28 Mercury rises at 7h. 3m.	6 17	5 29	10 15	10 36

Dec. Nov. 1864, Time—30.00.3.41

ABSTRACT OF METEOROLOGICAL OBSERVATIONS MADE AT THE GOVERNMENT OBSERVATORY, FROM THE 14TH NOV. TO THE 20TH NOV. 1864 INCLUSIVE.

Date.	Standard Barometer Corrected.		Thermometer in the Air.		Wet Bulb Thermometer.		Electrometer (Volts No 1.) Maximum.	Rain in Inches.
	10 A.M.	4 P.M.	6 A.M.	1 P.M.	6 A.M.	1 P.M.		
Nov. 14	29·915	29·827	75·2	89·2	70·9	70·9	None.	None.
" 15	29·988	29·856	77·8	87·0	67·4	66·0	"	"
" 16	29·947	29·865	78·8	88·5	67·0	66·0	"	"
" 17	29·926	29·874	75·4	85·6	66·3	67·0	"	"
" 18	29·991	29·878	74·0	89·4	68·0	67·0	"	"
" 19	29·977	29·850	75·0	87·3	62·0	67·0	"	"
" 20			Sunday.					

Nov. 14.—Cirri in the morning: afterwards clear.
" 15.—Cirri in the afternoon: dry and sultry.
" 16.—A few clouds in the morning: dry.
" 17.—Partially clouded with cirri and cirro cumuli.
" 18.—Cirri and cirro-cumuli: moist.
" 19.—Partially clouded.

THE BOMBAY ALMANACK AND DIRECTORY FOR 1865.

THE Publishers of this Directory are anxious to obtain a correct list of Names of the European inhabitants of the Bombay Presidency for publication in the forthcoming issue. This can, however, be accomplished only by individuals, whose names are incorrectly entered in last year's Directory, favoring us with their correct names and addresses; and those individuals whose names are omitted therefrom, and persons newly arrived, forwarding them to us. We beg the co-operation of the public in assisting us to obtain what is a desideratum in Bombay—a reliable list of the names of European Inhabitants.

Bombay Gazette Office, Fort, Bombay, 4th October 1864.

DURING the temporary absence of the Managing Proprietor in England, MR. THOMAS GRAHAM *is authorised to grant receipts and recover monies on account of this Office.*

MACLEAN and CHARMAN.
Bombay Gazette Office, 9th Sept., 1864.

LATEST DATES RECEIVED.

ADEN	Nov. 5	KURRACHEE	Nov. 16
AMBA	Nov. 13	LAHORE	Nov. 12
ALLAHABAD	Nov. 16	LONDON	Oct. 18
AUSTRALIA	Oct. 26	MAURITIUS	Oct. 22
ALEXANDRIA	Oct. 27	MADRAS	Nov. 14
BANGALORE	Nov. 16	MALTA	Oct. 20
CALCUTTA	Nov. 15	MERRUT	Nov. 15
CAPE	Sept. 30	OUDH	Nov. 16
CEYLON	Nov. 7	PUNJAUB	Nov. 5
COCHIN	Nov. 13	PENANG	Oct. 31
DELHI	Nov. 15	RANGOON	Aug. 10
FRANCE	Oct. 19	SUEZ	Oct. 27
HONGKONG	Nov. 1	SINGAPORE	Nov. 7

The Bombay Gazette.

TUESDAY, NOVEMBER 22, 1864.

IN compliance with the request of the Chairman of the Madras Chamber of Commerce, Mr. Gumpert, the Chairman of the Bombay Chamber of Commerce, does not invite, but states that he is willing to receive subscriptions for the relief of the distress, caused by the recent inundations at Masulipatam. We hope that, before answering the appeal of Mr. Tolputt, our Bombay philanthropists will at least ask what has become of the money they contributed to the Cyclone Relief Fund. The *Indian Daily News* assures us that people in Calcutta, though completely overpowered by the generosity of Bombay, do not know exactly what to do with the subscriptions they have got, as the suffering caused by the Cyclone is much less than had been anticipated. The truth is that the charitable benevolence business has been overdone in Bombay. Public-spirited millionaires here, carried away by their feelings, are too lavish of their money—probably they have so much that they do not know what to do with it. At all events, there are now three distinct charitable funds: the Famine Relief Fund, the Madras Weavers' Fund, and the Cyclone Relief Fund, which have very large balances that no one seems to know how to dispose of; and we would suggest that the unappropriated money should be sent to Masulipatam before any fresh call is made on the generous inhabitants of this "Capital of Indian Charity."

We have before us a mass of valuable information (albeit somewhat old)* on the subject of Honorary Police Agency, emoting us, at length, fairly to pronounce upon an important experiment hazarded in the provinces of Oudh and the Punjab—the first of a series, having for its object the ascertainment of how far fitted for self-administration, auxiliary to the Government, are the heads of the people.

In the case of the Punjab, financial considerations would seem to have mainly ruled the operations of the officials, to whom the execution of the measure was entrusted: it was a "scheme, "in accordance with which the assistance of "men of local influence may be brought permanently to the support of the regular Police"; and the most prominent result set forth in the report is, that, "altogether the plan of employing honorary police, thus enabling us to reduce "the regular thana establishments, has brought "*again* to Government of Rs. 10,213 per annum" already.

In Oudh, the same powers were conferred on men selected as subjects for experiment, but the end here was not fiscal; it was to test the political effect of giving administrative and magisterial powers to an *aristocracy*. And as to the results of the trial, the Judicial Commissioner says, "the honorary magistrates have done very "well; but we must not expect of them what we "would not expect of an English Duke, as an "unpaid Judge."

If the above were all that is to be contrasted in their differently practical views of the same state measure, it would be sufficiently remarkable; but the details which have characterized the conflicting policies of the respective administrations of Oudh and the Punjab, are more startling still, in their antipodal nature. The principle which has guided the Punjab authorities is asserted to have been based on the old maxim—"Set a thief to catch a thief." In Oudh, the actuating principle, evident in every active detail, has been the desire to "govern natives by natives." This incredible contrast must be demonstrated by quotations.

The Commissioner of the Lahore division writes: "I always considered the suppression of cattle-lifting a work of time under this new system. As the thieves find apprehension follow "with certain step on the commission of crime, "and *as they miss the friendly aid which used to "extricate them from the meshes of the law*, they "will begin to count the cost of their predatory "trade, and it is to be hoped will gradually "abandon it." And again: "Formerly the men "*who are now the chief detectives*, were the con"*nivers* at, if not the *instigators* of, the crime; they "had little to fear from the law, and had a *direct* "*interest* in the encouragement of an employment, "which brought in a fair share of plunder. But "now they know that *sympathy with the thieves* "*will subject them* (the Honorary Magistrates) "*to loss of their men and of influence*, and per"haps *involve them in a crime at persecution*." And Mr. Assistant Commissioner Powlett holds out high prospects of benefit accruing for the investiture with magisterial functions of one of these ere while freebooters, thus—"Fuzl has "given out that he *means* to be true to the Go"vernment, and will assuredly arrest offenders," instead of, we suppose, protecting and sharing the spoils with them as heretofore. Further on, we have the following sketch of the antecedents of this honorary (and most *honourable*) Magistrate, Fuzl:—

"I doubt not, however, that any misconception on the part of the Honorary Magistrates in Oudh will be removed, and am very confident that, with sufficient care and caution, very much may be done through them. I would recommend to try quite as much to teach them to take a share in executive duties, local, police, and finance, and such matters, as in the judicial decision of cases. We can seldom hope to have regular cases decided so well and rapidly by unpaid, as by really good paid Magistrates. But looking to the deficiencies of our own judicial machinery and to other considerations, I hope very largely to employ the Honorary Assistants, and would only avoid exacting too much form. *I would rather rely on probity these Honorary Assistants who have judicial aptitudes the character of standing arbitrators much resorted to by the free will and consent of the people themselves, and by whom simple questions* would be decided and set at rest without much of the burden of a regular trial."

This honorary magistrate is quoted in the Report as "*the most remarkable instance of success*." His Worship flourishes in the Goojranwalla district, the Commissioner of Lahore is very proud of him as a Punjabee *auctar* of Jonathan Wild, and with modest *naiveté* congratulates himself upon his good fortune in having, by securing a batch of such "worth" men, been enabled to give direct effect to the policy of Government. This very matter-of-fact gentleman proceeded to explain that policy, whereupon "the discussion that ensued was exceedingly interesting and instructive. They (the Honorary Magistrates) did not hesitate to confess their *predatory predilections*. With *winning frankness* they told of the *comfortable* "relations they had established with our old "police, and with *inoffensive boldness* pointed out "*very palpable defects* in the administration of "justice. Hitherto there had been a spirit of *antagonism between the governors* (proh pudor) "*and the governed*. They asked to be "treated with *confidence* for the future. Of the "power of the more influential in each tribe to "restrain their lawless brethren there was no "doubt, and their *willingness* to side with the "Government was *frankly* evinced that"—the honorary magisterial compact was soon entered into by three quondam thieves and our astute diplomates, their patrons.

It must be noticed, too, that the honorary magistrates of the Punjab are paid for their services, sometimes in cash, but more generally by *inam* (reward in land)—the entire cost not exceeding Rs. 5,000 per annum.

In Oudh, on the contrary, the office is strictly honorary. It is true, if we are to believe the most influential organ ever seduced to lie in their behalf, that in the elevation of the talookdars some regard has been had to the policy of converting foes into friends, making it worth the traitor's while to be loyal: the *Press* (London) congratulating the country that, in the august parliament of Kaisur Bagh (Lucknow) are to be found some of the vilest rebels of the insurrection! But it is not as rebels, but as talookdars, that they are given the powers of honorary magistrates. They are given administrative functions as an additional honour, a supplementary distinction marking their ennoblement. This is understood on both sides. Writing of them the Judicial Commissioner says: "They appreciate and are pleased with the honour and "powers conferred on them, and accept it as "an evidence that we really desire to give them "a share in the administration of the country." And the Chief Commissioner declares that, he "is not disposed to enquire too curiously into "the motives which may have had effect in inducing some native gentlemen to take a pride "in the criminal and fiscal powers entrusted to "them: it is sufficient at present that they do "take such a pride."

But the *actual* motives which induce these native gentlemen to pride themselves so much upon power and position as magistrates, are too palpable to be misunderstood, and too questionable to be satisfactory. We need not here enter into the question of Lord Canning's wisdom or impolicy in creating the Oudh talookdaree system, but we must be permitted to question the zeal with which the local government has ridden the viceregal hobby to the death. That zeal, in behalf of *such* men, has wrought its natural consequences: there is nothing to be wondered at in the fact that, pampered and flattered as they have been, these talookdar honoraries "labour under a misapprehension, and fancy that the powers are "given to them in connection with their estates, "by way of making them mere absolute owners." This position of affairs, Mr. Campbell, when Judicial Commissioner of Oudh, steadily combatted from the beginning—having foreseen the pernicious result, and endeavoured to restrain the almost fanatical subserviency of the Chief Commissioner, Mr. Wingfield, to the Governor General's pet, but imbecile and mischievous project; indeed, had Mr. Wingfield's efforts been directed towards reducing the whole system to the grossest absurdity, by extravagances *usque ad nauseum*, they could scarcely have been more definitely ridiculous.

The Punjab rules interdict the jurisdiction of these honorary officials in causes where they, themselves, are in any manner, however small, interested: an interdict approving itself even to *instinct*, let alone reason or wisdom. The Chief Commissioner of Oudh, however, objects to this: he "would have *no* restriction on the powers of "adjudicating between a man's own dependants "and a stranger, because that would show a "want of sufficient confidence in the talookdar." Who is there that will not endorse Mr. Campbell's comment that, "*from this opinion I differ; I "think it is putting a man to too* severe a test.

* * * Under our system, as we cannot make the landholders absolute princes "on their own estates sooner or later questions between them and the inferior classes "will arise. We must then be careful that we "do not give one class power to the detriment of the rights of another class." Whether this power has been given or not, it has at all events been assumed, and *is exercised*. An elaborate correspondence between the Chief Commissioner and the Government of India originated sometime ago in the declaration of Raja Maun Singh, that, "there are no inferior "rights of any sort on his estates." The Governor General, of course, scouted the idea of this assumption of feudal authority on the part of Maun Singh (who, by the bye, on one occasion returned 181 cases as having been tried by him, while the real number, and most of them were of the paltriest kind, was *only* 76!) As to the motives which induce these nobles of Oudh—their "best men that the country can produce"—these members of the majestic Wittenagemote of Oudh—these Barout of the Lucknow Runnymede—to prize their situations as honorary magistrates, it is painful in the extreme to contemplate them. Unfortunately, they are avowed, and not left to be guessed at or deduced from the general character of the incumbents. "I was rather disappointed," says Mr. Campbell, "when I put to some of the most important of them (Maun Singh and others) the "plan for giving them power to try civil suits, "to find that they objected. 'What is that to "us? From criminal powers,' they said, 'our "*power and authority are increased*, and our "tenants, knowing that we have revenue powers, "pay up; but what is the good of deciding "shop-keepers' civil suits? that will be a very "great trouble, and no good!"

The last two years have given us many instances of failures both in Oudh and the Punjab: several of these honorary magistrates, from whom much was expected, have been deprived of their powers, and only escaped with disgrace, because a more condign punishment for their official delinquencies, it was thought, would have had the effect of frightening the others into resigning the office.

We close this article with the following quotation from Mr. Campbell's report. Mr. Campbell is not without his eccentricities, and his judicial peccadilloes in Oudh often called for rebuke; but he is, nevertheless, a reformer of no ordinary mould, and should, therefore, command the sympathy and support of every disinterested friend of Oudh and of Indian progress:—

"This man had acquired a remarkable name as a freebooter in former times, and in our rule had often come within the grasp of the law, but always managed to escape. When it was found that Fuzl had joined my camp, a curious feeling of fear spread itself around. A Sirdar who was marching with me doubled the guard upon his favourite mare, and could scarce rest all night till the earliest peep of day revealed his animal safe at her picket. Though singularly quiet and inoffensive in demeanour, he gave ample evidence of the mastery he held over his neighbours' minds. That he was the real organizer of the horse thefts that were so common, we had little moral doubt, yet he was too clever to allow himself ever to be caught. *He however saw in which direction his interest lay, and pledged himself to put a stop to these thefts. Faithfully has he hitherto kept his word: and there is every reason to believe that so long as confidence is reposed in him it will not be betrayed.*"

We are afraid that no amount of humouring and cajoling will make either the ex-thief of the Punjab, or the ex-rebel of Oudh, an honest and honourable "Honorary."

* Supplement to the *Punjab Gazette*, on the subject of "Honorary Police Agency in the Punjab."
Report on the Administration of Justice in the Province of Oudh.

LATEST INTELLIGENCE.

(By Electric Telegraph.)

GALLE, 21st November, 12 (noon).
Steamer *Mooltan*, from Suez, anchored.

GALLE, 20th November.
Steamer *Sydney*, from Calcutta, anchored.

TUTICORIN, 20th November.
Steamer *India* sailed for Negapatam.

MADRAS, 20th November.
Steamer *Erymanthe* sailed for Calcutta.

MADRAS, 21st November.
Steamer *Buckire*, from Bombay, anchored.

LATEST FROM ENGLAND.

REUTER'S TELEGRAM.

(Special for the Bombay Gazette.)

LONDON, 26TH OCT.

Italian Parliament opened on 24th October when the Franco-Italian Convention submitted a Bill for the transfer of the capital to Florence. The sitting then adjourned, it is believed, to allow time for consideration. The Convention expected that the Bill would be passed by a large majority.

Garibaldi has written a letter violently attacking the Convention.

Turin tranquil. Workmen resolved to maintain a peaceful attitude.

Slight insurrectionary movements in Venetia.

Several districts in Austrian Lombardy invaded by armed bands, wearing Garibaldi's uniform.

The meeting of the Czar and the Emperor Napoleon expected to take place shortly at Nice.

The Lanenberg Diet voted for the annexation of the Duchy to Prussia.

Austrian Riechsrath to be opened on the 12th November.

Reported that Rechberg, the Austrian Premier, had resigned.

Diplomatic relations between Spain and Peru suspended.

King of Greece has fixed one month as the time for the Assembly to frame the new constitution, if not then finished he will assume the initiative.

Dano-German treaty of peace delayed. The settlement of the financial question daily expected; when concluded, Austria and Prussia will convene a large assembly to consider the mode and by whom the Duchies are to be governed.

The New York Democratic Committee have renounced the tyranical acts of Lincoln's administration, and threaten revolutionary measures if the election is illegally interfered with.

The British American Conference at Quebec have resolved upon the confederation of the provinces.

The Prince and Princess of Wales have left Copenhagen, returning home through Germany.

Destructive gales and floods in Scotland and Ireland, and in the North of England.

The distress still continues to increase in the cotton districts.

LONDON, 3RD NOVEMBER.

Latest dates from New York, 22nd Oct.

Longstreet surprised and drove the Federals from Strasburg during the absence of Sheridan, who subsequently arrived, reorganized his forces, repulsed the Confederates, and recaptured Strasburg.

The Confederates lost 30 guns and 1,600 prisoners, and retreated to Woodstock. Federal loss, 5,000 men.

Price has occupied Fennington, and is largely recruiting.

Forrest has invaded Kentucky.

Hood has made a formidable demonstration in Sherman's rear, and captured Dalton (Rastia?), and destroyed 20 miles of the railway. He is now retreating southwards.

The Federals have been repulsed in assaulting the Confederate forts on the north of the James River.

The *Florida* has been captured at Bahia.

The treaty between Denmark and Germany has been signed.

Müller has been found guilty.

OBITUARY:—John Leech; the Marquis of Bristol.

Cotton market greatly improved. Fair Dholera, 16½d.

(Private Telegram.)

LONDON, 3RD NOV.

Cotton market improving.
Fair Dholera 16½d.
Money market easier.

We regret to learn by telegram from Allahabad that J. M. Erskine, Esq, of the Bombay Civil Service, Deputy Auditor and Accountant General, died there on the morning of the 20th inst.

LIEUTENANT COLONEL WRIGHT, Royal Artillery, having arrived from England, assumes command of the Artillery in Oudh, relieving Lieutenant Colonel Christie, who proceeds to Delhi, to command the Artillery there.

THE *Englishman*:—"We learn that the Rajas of Putiala and Jheend have been associated with Major Cracroft in making the enquiry into the case of the murder of Mungul Sirdarnee, the widowed relation of the Raja of Nabha, before mentioned by us."

THE same:—"The Maharaja of Jummoo, that is the Chief of Cashmere, has got into some trouble about the punishments inflicted by his officers. Some women were found in the Goojerat district with their tongues cut off by order of Raja Moteo Sing, under the impression that they were witches. The Raja belongs to the family of Jummoo, and Government has asked the Maharaja if punishment and mutilations of this kind are practised in his territory."

THE *Indian Daily News* (Nov. 15):—"The subscriptions to the Cyclone Relief Fund have, including the sums received from Bombay, now reached an amount more than was required to stem or alleviate the distress caused by the late disaster. We are daily chronicling fresh additions to the list of donors, and the Honorary Secretary invariably concludes each of his Advertisements showing the progress of the Fund with the notice—'Additional subscriptions will be thankfully received.' Now it is the duty of every good Secretary to a Charity to collect as much as he possibly can for the object on whose behalf he undertakes his honorary and honourable duties. So we give Mr. Wood every credit for the energetic and excellent manner in which he has worked on behalf of the Cyclone Relief Fund. Not that Mr. Wood stands in any need of eulogium from us. His energy, method, and talent as a man of business are too well known and appreciated to do so. But, we may ask, why does the Committee whom Mr. Wood represents, advertise for more subscriptions when their coffers are already full to overflowing? The vulgar proverb, which holds that 'enough is as good as a feast,' is as applicable, we presume, to the exigencies of charity as to the cravings of hunger. The immediate object of the Cyclone Relief Fund was to assist the famine-stricken and perishing unfortunates who had been reduced to want and suffering by reason of an unexpected and terrible visitation of God.' The sum required for this purpose was not a very large one; but, owing to the niggard way in which the wealthy natives of the province came forward to aid their poorer brethren, it was necessary to appeal loudly and strongly to the charitable feeling of the general community of Calcutta. This appeal was promptly and fairly responded to by the European and Parsee inhabitants of this city, and nobly anticipated by those of Bombay. The sum, however, has far exceeded, we believe, the amount required. The question now is, what is to be done with the surplus money? We suppose that to suggest the delicacy of returning to Bombay the full or a moiety of the amount sent to us by that 'Capital of Indian Charity,' would be considered an exhibition of moral weakness upon our part. As this would be totally inconsistent with the character of Calcutta liberality, we refrain from pressing it upon the public attention. But the question is not altogether irrelevant, when we remember that there is still a large surplus remaining from another Fund, viz., that of the Famine Relief Fund. This surplus is, we believe, a very large one, but we are in ignorance regarding the exact amount it is placed to, the interest it bears, and last, though not least, what is to become of it. Why this surplus could not have been applied to the relief of the sufferers from the late Cyclone only those 'in Authority,' perhaps can answer; but to us, who know not the difficulties in the way of doing this, the question appears reasonable enough. We have no desire to stop the influx of Calcutta charity as being now developed in the subscriptions which are pouring into the Cyclone Relief Fund; but if at be the case that more than enough has been already subscribed for all purposes required, we have a right to enquire what is proposed to be done with the surplus? We hope that some explanation will be given on this point regarding both the Cyclone and the Famine Relief Fund. We write in the interest of real charity and on behalf of the public who [illegible]

THE *Madras Athenæum and Daily News*:—"We quoted a statement from a Calcutta paper the other day, to the effect that the surgeon of an emigrant ship had thrown a dying coolie overboard to avoid quarantine laws at Mauritius. We have now learned that this statement refers to the ship *Tanjesthan*, which left Calcutta on the 10th July, and arrived at Port Louis on the 1st of September, or in fifty days. She left Calcutta with 302 passengers, but only landed 290, as twelve had died during the voyage, the prevailing diseases having been diarrhœa and dysentery. The Protector of Immigrants reported that these immigrants did not arrive at Mauritius in as satisfactory a state of health as those of previous ships from Calcutta, and that they had evidently not met with the same care during the passage. They preferred complaints against the captain—J. C. Wilson—and the chief mate, both of whom were convicted of assault in the District Court of Port Louis, and sentenced, the former to a fine of £10, and the latter to a fine of half that amount. On the 1st of September, the day of the ship's arrival, an immigrant who was suffering from dysentery was thrown over-board by the doctor's (J. M. Anthony) orders, and another immigrant, likewise under the doctor's orders, was suspended by his thumbs to spars eight feet above the deck, and kept so for several hours; this man when taken down was kicked, and died shortly afterwards. Dr. Anthony is also charged with having falsified the death list, a death having been altogether concealed, and the dates of the others altered: he was further charged with immoral conduct. These disclosures were immediately communicated to the Procureur General, and after a careful preliminary enquiry, the doctor has been committed to prison to take his trial at the next Assizes. The Protector of Immigrants abstains from offering any remarks on the doctor's conduct, but considers that the captain is deserving of severe censure for having suffered his passengers to be ill-treated. He thinks it would be right to deprive him of a large portion, if not the whole, of his passage money, and recommends his being considered totally disqualified to take charge of immigrants in future.

"We quite agree with the Protector of Immigrants, as far as he goes, in his condemnation of Captain Wilson's conduct, but think that he does not go half far enough. If the terrible story above told is correct, the captain, as well as the doctor, should be brought to trial as an accessory in the crimes of the latter, which perhaps were never before paralleled on board an emigrant ship from this country. The tale reads rather like one told of the horrors of a slaver in the New World. Professionally, the medical man is uncontrolled by the commander of a vessel, within the compass of his duty, but as soon as he transgresses that limit, and ill-treats or endangers the safety of those on board, especially his own patients, the captain is bound to interfere and arrest the mischief, as well as maintain the discipline of his ship. The Bengal Government should institute a strict enquiry into Mr. Anthony's antecedents, and ascertain if blame attaches to any one at Calcutta concerned in engaging his services for the *Rajasthan's* voyage."

NEWS-LETTERS.

(From our own Correspondents.)

OUDE, 15TH NOVEMBER.

THE chief topic of interest in Oude just now is the coming Exhibition,—every effort being made to render it worthy of the dignity which such a name implies. The committee has certainly taken the greatest interest in promoting the scheme, and every encouragement is held out to speculators to try their chance of gain. The ground has been laid out very prettily, and already several booths are nearly completed; and by the time the Exhibition opens out there is no doubt but that things will be found to have been managed very well, considering that a display of this sort will have been the first of the sort ever attempted in Oude.

A prospectus has been issued under the auspices of a Mr. Brewer and several other influential people in Lucknow, having for its object the formation of a society, to undertake the erection of houses, both in the Military and Civil lines, for the use of the residents. I think the proposal an admirable one. The public will be gainers at least in two ways—1st, in having better and more secure accommodation; and 2ndly, in a reduction of rent, which at present, owing to the paucity of accommodation, is very high, and quite beyond the means of the majority of the tenants.

There is a talk also of the establishment of another paper at Lucknow,—indeed, I believe, a prospectus has already been circulated. I have no doubt that a really good paper would pay well, provided, of course, it is popular, which neither of the present prints are. They represent two distinct bodies, and, as a consequence, they have not that large range of circulation, which it is quite necessary to command in view to make them remunerative. The *Oude Mail*, undoubtedly the ablest paper of Mr. Langford, the Editor, has with commendable zeal and ability done justice to the means,—limited as these necessarily are—which have been at his disposal. What is needed is, however, a strong proprietary body with some capital, to be able to maintain a [illegible] paper, with independent [illegible] the paper [illegible] a paper we have never had [illegible] the object being always to [illegible] self-supporting, —hence it is just [illegible] on this sort has ever yet succeeded,—but it may be that the scheme now in contemplation, gaining by the experience of the past, will have provided for a contingency hitherto never thought of. It is thought that Mr. H. D. Chick, late Editor of the *Oude Gazette*, will be the new Editor—no better selection can be made. He has both experience and ability to conduct a paper, and as an Indian Editor he has very few superiors. Mr. Chick and Mr. Langford are men of undoubted ability, but of a type so different and distinct from each other as not to be placed in the same category. Both would, however, succeed equally well, if provided with all necessary means to enable them to carry on a paper. As it is, they have always worked under great disadvantages; and if they have succeeded in obtaining the approbation of the public, to any extent, it is entirely due to their unflinching zeal and

Soldiers' rations, including tea, &c., in the three Presidencies, is as follows:—

	Rs.	As.
Bengal	9	2
Madras	9	8
Bombay	9	12

This may be partly accounted for, by the circumstance that beef and mutton are not the food of the bulk of the population; and that as wheat is also most durable and valuable of grains it is more transportable than any other.

28. One great class of necessaries of European life, groceries and articles of Home manufacture has decidedly diminished in price of late years.

29. One thing, however, is apparent from the Report, that the great increase of price has been in the common grains, which are the food of the body of the people. It, therefore, fell as observed by His Excellency the Governor in the early part of the correspondence, with special severity upon subordinate public servants whose wages were fixed with reference to the means of subsistence. Temporary relief has already been given to this class, and the Government of India has expressed its readiness to authorize such increased pay, as the altered circumstances may render necessary, when these subordinate establishments shall have been subjected to an effective revision on the principles indicated. The case of persons on larger salaries, fixed with reference to educational attainments and the responsibility and difficulty of the duties to be performed, is totally different. The cost of the common necessaries of life enters in much smaller proportion into their expenditure, and the increase in the price of these necessaries furnishes no valid ground for making an addition to their salaries.

30. In the concluding paragraphs of your letter you advert to the increase which has taken place in the revenue since 1858-59, and to certain savings which have been effected since 1857-58, as furnishing the means of providing for the general increase of salaries recommended. Upon this, I am directed to observe that, although the revenue of India has happily increased of late years, and savings of expenditure have been made in some directions, the additional ways and means thereby obtained have been absorbed by the additional demands for Public Works, for improved administration of various kinds, and for increased allowances rendered necessary by the general rise of prices throughout India. Within the last four months, higher pay has been granted to Native Officers; accelerated rates of Good Conduct Pay to Native Soldiers; extra clothing to European Soldiers, and additional allowances for their wives and children; increased rates of compensation, for dearness of provisions, for the Native Troops throughout India; and it has now been proposed to the Secretary of State to substitute full for half batta at all the stations at which the latter is issued. The additional charge, under the five heads of Land Revenue, Forest and Abkaree Public Works, Law and Justice, Police and Education, in the last three years amounts to upwards of £2,000,000. The demands of the Bombay Presidency, for Public Works, have been much larger than those of any other Province, and the grant for this year, including a supplementary contingent amount of £100,000 amounts to £1,370,330 besides £1,267,700 to be advanced for the construction of guaranteed Railways, and £347,601 the estimated expenditure on Public Works from local funds, amounting altogether to the great sum of £2,985,431. The resources pointed out by you have, therefore, been already appropriated, and it is only by the practice of the strictest economy in every part of India, that it will be possible to adjust the public finances to the exigencies of the new state of things upon which we are entering.

31. Independently of the facts and arguments which have been adduced, I am directed to state that compliance with your proposals is out of the question, because the means do not exist of meeting these demands, and the Governor General in Council is averse to new taxation.

32. For these reasons the Governor General in Council cannot sanction the increase of salaries of the Civil and Military establishments recommended by His Excellency the Governor in Council of Bombay.—I have the honor to be, Sir, Your most obedient Servant.

E. H. LUSHINGTON,
Secretary to the Govt. of India.

POLICE OFFICE.—21*st November.*

(BEFORE H. L. LUKES, ESQ.)

HOUSE NOTE ROBBERY.—Cassia Heerachund and three others were charged, the first prisoner with stealing fifteen currency notes for Rs. 1,000 each on the Bank of Bombay, from one Hirsookdass Goverdhundass, and the other prisoners with receiving the same knowing them to have been stolen. From the preliminary evidence taken it would appear, that at the time in question the notes were stolen from the owner in Bombay and the suspected parties made off to the Deccan where they were subsequently apprehended by the Poundars of the village of Rhee [illegible] assisted in discovering a portion of the notes and also property, the produce of a portion of the plunder, to the amount of Rs. 10,647, which together with the accused were brought to Bombay. The proceedings adjourned till a future day.

LAW.

SMALL CAUSE COURT.—21*st November.*

(BEFORE J. F. HOSE, ESQ.)

Sakharam Sorabjee vs. *George Regel.*

SMALL DEBTS.—This action was postponed from Wednesday last for the purpose of hearing the evidence of Mr. John Smith, the Secretary of the Financial Association of India and China, the case was stated on the first hearing (as appeared in our issue of Thursday last) but went no further.

On Wednesday last Mr. Khandeiao appeared for the plaintiff, and Mr. Keir for the defendant.

Mr. Keir for the defence denied any breach of contract. They had contracted to sell, and did all they were bound to do by the contract. The plaintiff had no reason to proceed against defendant: he should have proceeded against the Bank in action of trover, for defendant's letter of instructions. This was the defence on the merits of the case; but there was also another of infancy. A person under age cannot be sued on a reasonable contract or on an account stated. If infancy was not proved, the learn counsel admitted that his client could be proceeded against for fraud; but under the circumstances he would not admit fraud, as his client [illegible] of the transaction to be *bona fide*.

As relief by the Court that the summons be amended [illegible] the original to fraudulent concealment or fraudulent representation.

Plaintiff was called, who stated that he had purchased 50 shares from defendant through two brokers, one acting for himself and one for defendant. Had paid the money for the allotment to defendant who at the time did not state that any alteration had been made on the face of the allotment paper. Plaintiff went to the Bank for the purpose of paying the first call, as it was agreed between himself and defendant that plaintiff was to pay the call and defendant sign the deed of association. Plaintiff paid the money for the call, and in about half an hour it was returned to him with information that a mistake was wrong; he in company with defendant's broker, went to the Manager, who detained the allotment letter, and after giving plaintiff a note stating that in consequence of an initial being altered on the letter that shares cut was cancelled, turned them out of the office.

Cross-examined by Dr. Reid.—Had seen the allotment paper before the money was paid, but had not noticed any alteration. Defendant's broker did not point it out and say it had been altered at the Bank by authority.

Mr. John Smith said:—He was Secretary to the Financial Association of India and China, and was authorized by the promoters to sign the allotment papers. The one now produced bore his signature; it was issued in the name of S. Regel. No person had authority to alter it from S to G. No one had obtained permission to make that alteration.

Cross-examined by Dr. Reid.—The initials H. B. which appeared under the altered initial are of Mr. Bailey who was a clerk on the establishment. Did not know any Mr. Regel, and was prepared to contradict the assertion of G. Regel senior, that he obtained witness's sanction to the alteration, neither did he come and enquire about it. Mr. Bailey never showed the paper after the alteration. In the allotment list produced the name stood S. Regel altered to G. Regel by Mr. Bailey. There is no other Regel in the list.

Bewjiram said:—He was employed as broker by plaintiff in this transaction. He did not notice any alteration on the face of the allotment paper, neither was it pointed out to him. He could see, now his attention was drawn to it, that there did appear to have been an alteration, but did not observe it at the time of the transaction.

Nanabhoy Sorabjee said:—He had been employed by defendant in the sale of the 20 shares in question, and did not know of any alteration in the name until after the payment of the first call had been refused at the Bank. He admitted that he both read and spoke English as I on cross-examination by Dr. Reid confessed he had noticed the alteration with the appended initials F. B. and had enquired of defendant if it was all right; defendant said it was, that it had been altered at the Bank, initiated by the person that had altered it. How seen the alteration and had received the above explanation before the document was endorsed by defendant or the money paid by plaintiff.

Dr. Reid said he believed he had two good grounds of defence; in the first place infancy, which he should prove by the father of defendant. An infant could not be sued on a mercantile contract, as this was; secondly, in answer to the charge—they had done all that was required of them to do, had sold what had been allotted to them, the capital had been altered by an officer of the Bank, also a letter had been sent by another officer of the Bank advising defendant of the initial having been so altered. If plaintiff have any right of action it was against the Bank. Defendant applied for shares, the allotment was sent to the office in which he is employed, it has not been shown there is such a person as S. Regel; in fact, the existence of such a person is positively denied, and no attempt has been made to refute this assertion. Defendant was told the alteration was all right, he went into the market and sold,—he had a perfect right to do so,—the plaintiff and broker bought with their eyes open, and the learned counsel was sure that the Court would give no credence to the assertion of the brokers, that they had not observed the alteration in the initial, and had not enquired [illegible] about it.

The defendant was called and gave a simple statement as follows:—He had written for 50 shares, had received an allotment for 20, but found a mistake in the initial of Christian name, there being S instead of G. Knowing there was no other of the name in Bombay, he had no doubt but that a mistake had occurred in copying his name, as, in the way he is accustomed to sign, the G might very well be taken for S, he, therefore, not being able to spare time from his office, asked his father to take the allotment letter to the Bank and explain the matter to them. Mr. Regel, senior, took the paper and returned soon after with the requisite alteration. Regel, junior, belonging himself to a Bank, and knowing that it is impossible to make too sure where documents relating to money have been altered, wrote a note to the Secretary so that in the event of receiving an answer, he would possess official confirmation. An answer came stating that the allotment in his name had been brought for the purpose of having an initial altered, in addition Mr. Bailey came over to the defendant's office and told him that the alteration was all right.

Mr. G. Regel said:—He had gone to the Bank at the request of his son for the purpose of getting altered an S on a letter of allotment into a G. On arriving at the Bank he had enquired for Mr. Smith, the gentleman then in Court answering to that name was the person pointed out. Witness showed him the allotment and explained what was required. Mr. Smith called to Mr. Bailey and said "attend to this gentleman." The mistake was explained to Mr. Bailey, who, after satisfying himself by a reference to a Directory that no S. Regel existed in Bombay, altered the initial. Witness enquired if the document was valid, and was told "yes," and had every reason to believe that it was genuine, and had left his son under the same impression. With regard to his son's age he produced an entry in a family register kept by himself; also the certificate of baptism, which proved Regel, junior, to have been born in December 1845.

His Honor said it appeared that defendant had a valid defence in that of infancy, as it appeared to be an action of tort arising out of contract, for which an infant was not liable. He did not intend giving judgment that day as he had no doubt there were authorities on the subject, and he should like to consult them before finally deciding in the case; he would therefore defer judgment until Monday next.

CORRESPONDENCE.

THE LONDON AND BOMBAY BANK.

To the Editor of the Bombay Gazette.

SIR,—Seeing in your paper of this day a report of the *exparte* statements made by the *promotional directors* of the London and Bombay Bank before the High Court, that the Chairman, Mr. McEwen, had only authority to allot 5,000 shares in Bombay, according to his representations to them, I called upon him yesterday when he showed me the accompanying letter and kindly favoured me with a copy.

The interests of the poor shareholders, myself amongst the number, requires that something should be done to put a stop to this detestable warfare, undertaken, as it seems to be, to satisfy private malice. Dr. Bhaee is not even a shareholder as he has not paid the deposit or signed the Memorandum of Association. Mr. Byramjee has both signed and paid the deposit, but if I am rightly informed he has not a single share in his hands in his own name. Mr. Jehangeer paid the call, but as he has not signed the Memorandum of Association he has forfeited his shares. Under these circumstances, why is it that the Chairman does not appoint a new set of Directors who will look to the interests of the Bank, and not let the shareholders be ruined to satisfy a quarrel amongst them?

The injunction they have obtained cannot be valid, as it is obtained under purely fictitious circumstances, and is besides utterly useless, as the monies are secure for six months without the injunction.

Their notion of winding up the Bank is as villainous as it is stupid How can a Bank brought out in England, and registered there, be wound up in India? It is preposterous to suppose anything of the kind.

A SHAREHOLDER.

Bombay, 20th Nov.

"To A. McEWEN, Esq.,
Chairman of the Committee of the Bombay
Directors of the London and Bombay Bank, &c.

"DEAR SIR,—It was advertised and arranged that only (100,000) one hundred thousand shares of the Bank should be allotted in Bombay, and we have therefore to request that our names may not be used in the allotment of any further shares.

"We remain, yours truly,
BHOW DAJEE,
D. BYRAMJEE,
JEEJEEBHOY JEHANGEER,
Committee of Directors in Bombay."

SPORTING.

THE following gentlemen have consented to act as Stewards at the Gymkhanna to be held on the Sands to-morrow afternoon:—

W. H. Crawford, Esq.
A. C. Gumpert, Esq.
Captain W. A. Kerr, V. C.,

Captain Morgan, H. M.'s 28th Regiment, will be happy to receive nominations for the various races up to the latest possible moment.

A tent will be pitched on the Esplanade at 2 P. M., and lotteries held as usual. The races will commence punctually at 4 P. M.

The Commanding Officer of the 45th has been applied to for permission for the Band of that Regiment to attend during the races.

COCHIN.

INTELLIGENCE having reached Bombay that a vessel was seen on shore on the Byramgore reef one of the western dangers to the Laccadive group, a telegram was received here by the Agents of the B. I. S. N. Company, to stop and despatch the *Bushire*, then on her way round to Calcutta, to the scene of disaster. The steamer was promptly coaled, and left this on Sunday morning, and returned on Wednesday with the intelligence that the wreck in question was not a recent catastrophe. There were two native boats belonging to the adjacent islands found anchored on the reef, but no hands connected with the wrecked vessel were found. The native which dictated this prompt undertaking is a praiseworthy one, and although no positive benefits have accrued from the attempt, we trust this will not deter the Company from lending its aid on future occasions when intelligence of disaster or distress may reach them.—*Malabar Mail, Nov.* 12.

PENANG.

WE have heard from good authority that the transfer of the Straits Settlements to the Colonial Secretary will very probably not be carried out. It is rumoured that the report of the Commission appointed by the Home Authorities is unfavourable to the measure.—*Argus and Mercantile Advertiser, Oct.* 27.

BANGALORE.

We understand that the departure of the K D. G's. for Secunderabad which was fixed for the 15th, is postponed to the 17th in consequence of the failure of the contractor to fulfil his contract for the supply of bandies. The difficulty of providing carts must be indeed great, when it is said that he has forfeited the security of 600 Rupees. How the 14th N. I. is to get away on the 18th when the obstacles to the departure of the Dragoons are considered is a mystery which we supposed only the military authorities can solve. In fact we believe it to be an impossibility for two regiments to get away within a day of each other, when the difficulty of providing bandies is thought of. Only the other day we saw an advertisement for 550 bandies in one of the papers, which is but one out of many instances which we might adduce, to prove that there is not only a great demand for carriage, but that there is also a well nigh insurmountable difficulty in the way of meeting it unless good prices are offered. Of course when a contractor undertakes the removal of a regiment for a stipulated sum, it is well known that the contractor if a native will take good care to manage matters so as to put at least half of the money in his own pocket. Is it any wonder then, to find him actually forfeiting the deposit money rather than put a *less* amount of profit in his pocket than he either wished or expected. Besides this the late murrain which has very much decreased the number of horned cattle used for transit purposes, makes the difficulty of getting together a large number for military purposes, very great, is another cogent reason to show the impossibility of removing a regiment at the date fixed for its departure, and if *one* cannot get away, how can two within as we said before a day of each other. If it be accomplished, we can only say that an enormous expense must have been incurred, which could well have been avoided if different arrangements had obtained. If it be not, it will only prove the truth of our remarks, and the utter futility of attempting what could not be done two years ago with only one regiment when the demand for bandies was not half so great, nor the difficulties half so numerous.—*Herald, Nov.* 16.

THE CAPE.

THE ABANDONED SHIP "SCINDIA."

The *Scindia*, now in Algoa Bay, has been surveyed by a board, consisting of the Harbour Master (Capt. Simpson), Capt. Stephens, of the bark *Dione*, Capt. Fox, of the schooner *Sir H. Drake*, and Mr. Kemsley, ship's carpenter. They report as follows:—

That we found a considerable quantity of water in the hold, viz., in the fore-hold 8 feet, in the main hold 3½ feet, in the after hold 2 feet, and in the lagureto to within 7 feet of the deck.

That on inquiry on board, we found that a large quantity of water had already been pumped out of the main and after holds.

That we found the communication between the fore-hold and the pumps interrupted, and on attempting to open the valves by means of the rods attached to them, we were unable to do so sufficiently to establish the communication.

That the fore-hold pump was chocked with a piece of wood 2 inches by 1½ inches, and 5½ feet long, which had been thrust into it, all the hatches open, the tarpaulin of the after hatch cut, and all the scuppers on both sides (8 in number) cut, through, apparently with a chisel.

That the mainmast was gone below the deck as well as about 12 feet above it, tearing up the partners and part of the deck, and breaking the winch, pinrail, and stancheons; the mizen-topmast gone just above the cap, with yards and sails, part of the wreck hanging over the starboard quarter, lower foretopsail and inner jib split.

That we found the starboard after cabin door broken open from the inside, apparently with an axe, as if some person had been confined there and forced his way out; the wine and spirit store-room broken open, as well as the sideboard and the lockers in the after cabins on both sides.

That we found the ship provided with three bower anchors, one stream, and one kedge, and two good cables of 1¾ inch each; also a long-boat and another boat.

That so far as we were able to judge, the ship was not then making any more water.

We are of opinion that from the quantity of water now on board, and the still greater quantity that has been on board, as well as from the fact that both sugar and saltpetre appeared to be dissolved in the water pumped up, that the cargo must be much damaged.

We, therefore, upon due consideration of all circumstances, recommend that the fore hatchway be at once cleared away so as to admit of a pump being put down to pump the foreshold out dry; that sufficient men be sent on board at once to work all the pumps properly; that the wreck of the mainmast be removed, and the hole in the deck temporarily planked over or otherwise secured, so as to prevent more wet from getting below; and that a sufficient portion of cargo be immediately discharged to enable surveyors to ascertain the condition of the remainder and to examine the interior of the vessel.

We further recommend, that as the season of south-east gales is approaching, the vessel should be supplied with an additional cable.

THE STORM AT MASULIPATAM.

(From the Madras Times.)

WE publish beneath a graphic description of the terrible hurricane and inundation which have caused such widespread desolation in Masulipatam, and we are sure no one will read it without feeling the most lively sympathy for the survivors who, in a night, were deprived of home and friends, and are now dependent for their existence on the dole of charity. The mind almost refuses to grasp the idea of *ten thousand* fellow creatures drowned and killed in one town, and we can form but a faint conception of the terrible dismay, the agonising alarm, the piteous prayers that were general on that night. Ten thousand persons suddenly and without warning swept off the land of the living, their very habitations razed from off the face of the earth, and the town whereof they formed so large an item of the population, gutted, desolated, pane stricken, such is the picture presented to our gaze; and shall we do nothing to aid the survivers, the 35,000 dismayed people still left, the friendless, houseless refugees; shall we permit Government to undertake the whole work of relief, and ourselves find an excuse for withholding our aid? No indeed, but rather do we hope to see the wise measures of the Government supplemented and strengthened by the liberal and generous donations of the public at large in the Presidency within whose borders this great calamity has occurred.

We beg again to remind our readers that a meeting will be held at the Banqueting Hall this evening to devise measures for relieving the sufferers by the cyclone of which the following is a description:—

Masulipatam, 11th Nov. 1864.

"We were all complaining of the long stay of the hot weather, and the delay of the longed-for N. E. monsoon, which ought to have set in with refreshing wind, followed by light winds from the North East. The morning of the last November seemed to promise what we wished, but all noticed that though the day was cloudy, with drifting rain, the wind blew strongish from the North *West*. A pleasant drive through the light rain and wind reminding one of England and her weather, the usual routine of office work, and then the evening began to close in. The wind still continued to increase from the same quarter and was now so violent that some of the lighter trees in the enclosures began to fall. However, we shut up the doors and windows and went to dinner. Still the wind increased, and after dinner we called all the house servants, and with great difficulty fastened the venetian windows with ropes and bars. It now began to blow a regular gale and the wind seemed to shift to the North *East*. Having done all we could to make the house wind and weather tight we returned to the dinning room, having our beds brought there for the night, and resolving to sit up and "see it out." The horror we were in was a large fine house in the station were blown down. The house was Masulipatam on the East [illegible] thern India, a town containing [illegible] ople, a Native regiment, and the Head [illegible] a large District: the Cantonment, where the European houses are, being about 2 or 2½ miles from the town with a wide swamp in front of it, between it and the sea. The old Fort built by the Dutch, and fought for by the French and English, stands about 2½ miles from the Cantonment approached by an old raised causeway which crosses the swamp—the native Town lies to the west of the Fort—south-west of the Cantonment."

"The rain now began to pour through the roof and we heard nothing but the crash of falling tiles and trees, when suddenly one of the servants rushed in with face of horror crying—"The sea water, the sea water in upon us!" in broken English. We said "Oh nonsense, no such thing," but persuaded by him we opened the back door of the dining room and stepped into the verandah, and there by the light of a lantern we saw water dashing up the verandah steps, at last 3 feet deep, and dusky forms emerging from it into the light. One woman and some children were dragged in and an attempt was made to get to the cooking room and out-houses but this was impossible from the rush of the water, the drifting rain, and the impossibility for one to see way further even if able to withstand the water. Waiting therefore to show the light, and call out to other poor wretches, we deliberated what to do but the sea rose rapidly and was soon in the house; the natives were in helpless fear, so seizing oil to keep a light burning, fresh water, a match, and a few small valuables, we made for the stairs. The front doors were now blown away: rain and sea were rushing in, and the wind seemed to tear everything before it: the stairs were choked up with chairs, and half way up was a broken piece of the rafters. Upstairs we got, and knew we were there safe from the sea, for a time at all events: but all the doors and windows of the front room were gone, the roof of both front and back rooms—the upper story rocking to and fro. The natives twelve in all sat down praying, and crying, and soon some fell asleep. How the night passed, I hardly know—we had a barometer which fell lower and lower, nearly one inch altogether, and this we kept looking at. At length one of us went down the stairs to see if the sea were still advancing, and with great relief found it beginning to subside. The barometer soon showed signs of rising, but the force of the wind and rain abated not. Utterly wearied, with but a small hope of seeing the morning, we dozed from sheer fatigue, though wet through and through, and much chilled. The lightning through the bare roof awoke us to find it down—and on looking out such a scene of desolation as I had never seen and hope never to see again, met our eyes. Hardly a tree in sight, standing water two feet deep near the house, and stretching as far as the eye could reach to the sea on one side which we could not distinguish, and inland on the other. Knowing ours to be one of the best houses in the place, we could scarcely allow ourselves to think of what had happened to others, but getting out through the water high deep and through the heavy rain, we made our way over fallen trees to the house that stood nearer the sea than our own and more exposed. There lay a lady in a small cot with her three children in a small room at the back of the house, whither they, with her husband had been driven, and where they had spent the night in total darkness with the sea up to the bottom of the bed, wet through and never expecting to see the day—the doors being held all night by their surviving servants. With difficulty we got them over to our house, and visiting some of the other houses, walking up to the middle at times in sea water, we found everywhere the same story, but none of our immediate neighbours were found missing. In the afternoon the water began to clear off a little, and the rain to cease, but it was impossible to get to the native town."

"Next day revealed the horrors of our situation more vividly; and we soon feared that all the wells would be salt, that the rice in the town if any remined would be unfit for use, and we knew not whether there could be no communication open to any place, or if those places could assist us even if there were. The destruction of the town exceeded all idea conceived of what it might be, and the number of bodies of men and animals in those places only which we saw, showed us in some slight degree what the entire loss of life must be. To bury the dead in order to avert a pestilence, to obtain supplies to keep alive the living, and to find fresh water were evidently three important objects that required our first attention. These well all worked to effect. Every native, both Military and Civil, European and Native, and to all of the head natives whose exertions also end the more brightly at such times when most of their countrymen seemed quite paralyzed. The prisoners were set to work bury [illegible] in parties under Police and Sepoys; all able bodied men were forced to labour, small parties of sepoys being told off under European Officers and so the interments went on for days. A small store of good rice was discovered in one warehouse and this was doled out under Government superintendence, but one well only was found to have good water. These things looked a little more cheerful; day after day accounts come in, one party had buried 90 human bodies, besides innumerable carcases of animals! another 40, another 120—and this went on for ten days. Meanwhile the Fort, in which it is supposed there were some 600 inhabitants, (of whom only 127 survive) had been assisted with rice and water, carried over the broken road and through deep water; and a military guard been placed there for its protection, and for the purpose of burying its dead. By the exertions of the Officer applied to at Beyroada, an inland town 50 miles off, relays of labourers and supplies of rice had been got down by canal to within 5 or 6 miles of our town; between them and us the only bridge leading out of the town was broken down, but this by great exertions was temporarily replaced. Each day the sun shone out more brightly, and the clouds which massed together at sun rise and sun set began to clear away. Supplies after the 6th day began to flow in more freely, the people began to take heart, water was found in one or two spots, and nose and eyes were less often assailed by the fearful stench and sights to which custom had made us nearly insensible."

"Of the loss of life I can speak with no certainty, but am of opinion that in the town and suburbs alone it cannot be under 10,000—and the loss of property is inestimable. About one house in ten is standing—in some places where last month there stood a village of mud huts, there is not a vestige of human habitations; but now the people who are left are beginning to run up temporary shelter, the roads are getting clear, and the water is draining off. There is no one of the Europeans who has not sustained great loss. A Relief Committee for distributing cooked rice in different parts of the town has been set on foot, and I trust the worst is over. The cold weather is very favourable and owing to this and the exertions made in burying, there appears no fear of cholera. As examples of the force of the sea and wind I give you the following: the arrack casks stored in the Commissariat Stores in the Fort were found nearly all at Gudur, a village certainly *six miles* from the Fort. A heavy Commissariat cart was found unhurt 300 yards from where it was left the night before. One of the jail gates at the Tidal Creek in the Fort was lifted up, and crushed under it a house belonging to a merchant there killing all the inmates but one. Nearly the whole of the Cutcherry Record Room and the whole of the Treasury were destroyed, and the Sepoy's lines looked like a pack of cards thrown flat on a table. The sea no doubt came in from the North East somewhere between the river Upputeru and Poddapatnam, and extended about four or eight miles inland."

MR. S. LAING ON INDIAN AFFAIRS.

THE Orkney *Herald* gives a full report of an address delivered by Mr. S. Laing, at Kirkwall, in the early part of last month. In the morning, as already stated, Mr. Laing was presented with the freedom of the borough, in acknowledgment of his financial services in India; in the evening he delivered a lecture, under the auspices of the Literary Association. After some preliminary remarks, Mr. Laing complained of the unfair attacks which had been made upon his financial policy by Sir Charles Wood, but after showing their unfairness, said he bore no grudge, and was willing to let bygones be bygones. Mr. Laing then detailed the steps he had taken to retrieve the Indian exchequer from the confusion into which it had been thrown by the mutiny, and finally reviewed at great length the changes which had taken effect in Indian legislation. Referring to the policy of the present government, he said: There remains one grave question upon which I have always differed from Sir Charles Wood, and upon which I must confess I feel the greatest uneasiness, that is, as to the extent to which the government of India is to be conducted in India or in England. Admitting that some check on the absolute power of a governor general, as wielded by Lord Dalhousie and the great viceroys who preceded him, is necessary and desirable, the question is—Shall this be done as regards England by the general supervision and control of the Secretary of State in important matters, and, as regards India, by decentralisation and increasing the strength and authority of those great councils of the state when public matters are discussed, and different interests are represented; or shall it be done by demolishing the authority of all Indian government from the viceroy downwards, and practically vesting the government of India in a Secretary of [illegible] and a Council of [illegible] Indians sitting in London? The former was the principle advocated by Lord Canning and all the distinguished Indian officials with whom I came in contact in India. The latter has been the principle held by the home government, and to a great extent acted on for the last three years. That it has been so in perfect good faith I do not doubt, but I am thoroughly convinced that it is altogether mistaken, and that it threatens most serious consequences. The most obvious of these consequences is that it impairs the prestige and authority of the Governor General, which always must be the main spring of government in India. When I talk of legislative councils and other influences of public opinion in India, I am far from implying that anything like constitutional government is possible or desirable. I want those councils rather as aids to the Governor General, and useful appendages both to his real power and outward dignity, as well as checks and restraints. The most absolute emperor is better for having a cabinet of responsible ministers, and a senate of legislative council where legitimate public opinion and the great interests of the country are represented. The present Emperor of the French has all this, and he is a great and splendid potentate, but how would it be if the details of his administration, instead of being discussed by his own ministers in the senate of his own creation, were dictated to him in tart and censorious despatches by an authority sitting 8,000 miles off? It seems to me that if you centralise all authority in London, you only repeat over again, in a tenfold more dangerous manner, the mistake of Lord Dalhousie in centring everything at Calcutta. Mr Laing proceeded to say that the consequence of this policy was to render the home government unpopular in India, and produce a feeling of alienation on the part of Indian officers and servants. He condemned the sudden change from the old system of Indian appointments to the competitive examination system, and said: In my judgment, it would have been wiser to retain Addiscombe and Haileybury, to throw open a fair proportion only, and not the whole, of the Indian appointments to competitive examination, and to take this examination, at an earlier age, so that the successful competitors, instead of going direct to India, should be sent to Addiscombe or Haileybury, to complete their education and imbibe an Indian spirit. After some further remarks on this head, Mr. Laing proceeded: I see nothing in the situation of India itself which is not full of promise; I see no limit in the maternal prosperity which awaits it as communications are opened up, commerce extended, and agriculture improved; and I see no limit to the social, political, educational, and ultimately religious and moral advance, which will surely attend on this development of peaceful progress and contact with expanding civilisation. The only cloud in the horizon seems to me to be the tendency to centralise details of government too much in an office 8,000 miles off, and where, in the absence of free contact with the varied classes, European and Native of Indian society, red-tape of necessity assumes under preponderance, and a narrow, illiberal, and irritating tone is given to the relations between the supreme power and the body of public servants, from the Governor-General downwards, by whom the work of governing India must, after all, be practically done on the spot. I think we shall be shutting our eyes to all experience if we are not led to apprehend that, with an empire rising so rapidly in all the elements of wealth, intelligence, and independence, the unpopularity which his invariably attended all attempts to concentrate details of government in Downing-street did not soon extend from the official to the non-official community, and as in the celebrated instance of the Mysore grants, unite all India in one chorus of indignant remonstrance against a government too distant to hear even the whistling of the storm which it had raised. The other great danger which I see is that of the deterioration of the great Indian services by too complete a rupture with their past traditions, and to absolute an application of the favourite English theories of the day. After all men not measures are the great requisite in India. As long as we have a succession of men in the civil and military services like those of whom the two Lawrences, Frere, Outram Edwardes, Montgomery, Grant, Edmonstone, and Beadon, may be taken as the types, I have no fear for India. But should we retain that stamp of men when the system under which they were selected and trained has been obliterated, and when the posts of emolument and prospects of preferment have been considerably curtailed? With a staff corps, to be recruited by officers who may volunteer from the Queen's regiments serving in India, given as the prime class of men appointed to offices of trust, more especially Civil, European and Native, and to all of the head natives whose exertions also end the more brightly at such times when most of their countrymen seemed quite paralyzed. The prisoners were set to work bury [illegible] in parties under

statesman? For my part, I can only say that I hope for the best but that it is a hazardous experiment.

THE REVIVAL OF THE COTTON TRADE.

(From the Manchester Examiner, Oct. 18.)

It may seem strange that, with the evident check which the manufacturing districts have experienced during the last few days, we should head this article "The Revival of the Cotton Trade." But although we deplore the prospect of renewed suffering among the operative population for a time, we regard it as but the prelude to a far more satisfactory state of affairs. It is important to note that the stagnation which has crept over Lancashire during the past month does not arise from any falling-off in the supplies of raw material, but from that continuance of high prices which we have deprecated for several months, coupled with the monetary difficulties of the day; and the gloom which has taken possession of men's minds from the suspension of the Leeds Banking Company, and the many consequent failures. Thus, the imports of raw cotton in August were 545,376 cwt. against 470,807 cwt. in August, 1863, and 324,020 cwt. in August, 1862. The total receipts to August 31 this year were accordingly carried to 523,040,000lb, against 355,519,584lb in the corresponding eight months of 1863, and 247,883,696lb in the corresponding eight months of 1862. The receipts, have thus more than doubled this year as compared with 1862; and, even on comparing this year with 1863, we arrive at an increase of no less than 167,520,416lb. Assuming that the increase continued at the same rate for the remainder of 1864, it would reach an aggregate of 251,280,624lb; and in that case—hypothetical, of course—the total receipts for 1864 would amount to 920,863,888lb. This amount would compare as follows with the imports of the previous nine years:—

TOTAL RECEIPTS OF RAW COTTON.

Year.	lb.	Year.	lb.
1855	891,751,952	1860	1,390,938,752
1856	1,023,886,304	1861	1,256,984,736
1857	969,318,896	1862	523,073,296
1858	1,004,342,176	1863	669,583,264
1859	1,225,989,072	1864	920,863,888

It is important to note that this calculation is brought down to August 31 only, and that last month the supplies increased very greatly, so that there is every probability of our conjectural estimate being maintained, if, indeed, it is not exceeded; and we may still take it as a fact that the total receipts for 1864 will range somewhere between 900,000,000lb. and 1,000,000,000lb. or about as much as came to hand in 1855 and 1857. Supposing that the American war should continue all through 1865—and for the purposes of this article we will assume that this unfortunate result will be witnessed—it is clear that all apprehensions as to a cotton famine are at an end. Thus the extraordinary high prices which have prevailed for the last 18 or 20 months have stimulated production all over the world, and if the increase in the deliveries should proceed in 1865 at the same rate as in 1864, the total receipts of next year will be about 1,170,000,000lb, an amount in excess of the deliveries of 1856 and 1858, and very nearly up to the level of the three great years, 1859, 1860, and 1861. It is ridiculous to see some interested parties deploring the fall in cotton, which has at last been witnessed, as it was inevitable and a mere question of time. Thus by 1865 we shall probably, under any circumstances, have regained sufficient supplies to set all the machinery of Lancashire in motion five days or five and a half days per week, the only drawback being that the year will commence with a limited stock. Still further, in 1866, there is no reason why—even if the North and the South should still be at loggerheads across the Atlantic—we should not witness unprecedented imports, even if prices are not reduced below the unduly high level of 1s. per lb, as the productive resources of new cotton fields are only yet in gradual course of development. The very check, too, which consumption has temporarily experienced will have the effect of accelerating the return to moderate rates, and, consequently, to future prosperity. It is desirable that the fall should be gradual, but prices ought to descend 1d. per lb per month during the next year; even then they would exceed 6d. per lb—a rate which would still render cotton production very remunerative.

The annexed figures show (in cwts.) the proportions in which various parts of the world contributed supplies of raw cotton during the first eight months of the last three years:—

Direction of Imports.	1862.	1863.	1864.
United States	43,654	37,053	108,670
Bahamas & Bermuda	27,545	135,708	218,858
Mexico	5,916	66,752	163,769
Brazil	135,800	155,899	234,147
Turkey	26,021	39,541	147,363
Egypt	418,125	595,514	845,212
British India	1,417,006	1,850,518	2,213,570
China	3,582	187,376	537,965
Other countries	125,442	131,115	200,187
Total	2,208,783	3,174,282	4,670,000

Comparing 1864 with 1862, we thus see an astounding development in the supplies from China, a considerable advance as regards British India, and a great progress also as regards the West Indies, Mexico, Brazil, Turkey, Egypt, &c. As regards the imports effected in August certain fluctuations were observable, as compared with the corresponding month of 1863, but, as previously indicated, the general course of events was favourable. Thus, the deliveries from the United States were 9,846 cwt. against 16,723 cwt. in August, 1863; from the Bahamas and Bermuda, 31,990 cwt. against 57,109 cwt. in August, 1863; from Mexico, 6,683 cwt. against 24,247 cwt. in August, 1863; from Brazil, 16,077 cwt. against 15,007 cwt. in August, 1863; from Turkey, 9,374 cwt. against 3,176 cwt. in August, 1863; from Egypt, 48,359 cwt. against 34,551 cwt. in August, 1863; from British India, 323,373 cwt. against 251,173 cwt. in August, 1863; from China, 54,637 cwt. against 48,183 cwt. in August, 1863; and from other countries 45,137 cwt. against 19,638 cwt. in August, 1863. The chief increase in the deliveries in August was, therefore, contributed by British India. On the other hand, it must be stated as some justification or explanation of the continuance of high prices that a considerable portion of the augmented supplies have of late been absorbed in additional exports. Thus the exports in the first eight months of the last three years have been as follow:—

Direction of Exports.	1862. cwt.	1863. cwt.	1864. cwt.
Russia (northern ports)	51,932	82,593	195,818
Prussia	70,022	80,573	9,628
Hanover	67,127	43,101	40,037
Hanse Towns	219,259	273,802	370,762
Holland	210,462	293,779	312,339
Other countries	741,421	659,486	597,998
Total	1,366,263	1,373,334	1,526,916

At this rate the exports of raw cotton for 1864 would reach an aggregate of 256,521,888lb, a total which would compare as follows with the exports of the previous nine years:—

EXPORTS OF RAW COTTON.

Year.	lb.	Year.	lb.
1855	124,368,160	1860	259,438,640
1856	146,660,864	1861	238,287,920
1857	131,927,600	1862	214,714,528
1858	149,608,480	1863	241,759,992
1859	175,143,136	1864	256,521,888

Thus the total probable increase in the outward movement this year is shown by our calculation to be 14,770,836lb. From the probable increase in the exports this year, or 251,280,624lb, we must deduct this increase in the exports; the total probable additional quantity available for home consumption this year being thus reduced to 236,509,728lb. Although probably the European markets are still very bare of cotton, they are better supplied than they were a year since, and it does not appear probable that the exports will experience a much greater expansion. Prices for the first seven months of 1864—that is, to July 31—show no reduction (although a rather marked fall has since taken place), having averaged in that period 23.02d. per lb, against 23·87d. per lb in the first six months of the year, 22·81d. per lb in the first five months, 22·49d. per lb in the first four months,

Pour de meilleurs dents jamais femme n'eut belle,
Pour de jolies dents femme n'aimait laide.
J. J. ROUSSEAU

MR. ADOLPH GABRIEL,

THE WELL KNOWN DENTIST OF LONDON,

HAS the honour to announce to the Nobility, Gentry, and Public of Bombay, that he may be consulted upon all Diseases of the Teeth, daily, from 10 A.M. to 5 P.M. at his Office,

No. 9, RAMPART ROW, FORT.

IMPORTANCE OF THE TEETH.

A perfect set of Teeth is indispensable to Nourishment, Health, Beauty and Voice.

AS TO NOURISHMENT,

Because the Food must be thoroughly masticated to be perfectly distributed throughout the system.

AS TO HEALTH,

Because if the mastication is imperfect, the food oppresses the organs of digestion; and if the Teeth are unsound they vitiate the normal secretions of the mouth.

AS TO BEAUTY,

Because imperfect Teeth disfigure the mouth, and also distort the regular outline of the face.

AS TO THE VOICE,

Because the tone and articulation are both damaged by the want of a complete set, and by misplaced or imperfect Teeth.

THE FUNCTIONS OF DENTAL SURGERY ARE:—

Firstly.—To direct the proper growth of the Teeth in youth.

Secondly.—To arrest the progress of decay.

Thirdly.—To reinstate Teeth which have become wanting or imperfect.

EFFICIENCY OF ARTIFICIAL TEETH.

The inventions of MR. A. GABRIEL have brought the practice of his profession to so high a degree of perfection, that a partial or entire set of Teeth can be promptly and perfectly adjusted, and in such manner as to be removed and replaced at pleasure; to be worn without the least inconvenience; to present the appearance of natural Teeth of great beauty; and to incapable of any noxious effect upon the mouth.

The operations of extracting, stopping, &c., &c., performed with the utmost care and attention.

CHILDREN'S TEETH REGULATED.

Misfits by other Dentists remodelled at a trifling cost.

AT HOME.

DAILY FROM 10 A.M. TO 5 P.M.,
AT No. 9, RAMPART ROW, FORT.

☞ ATTENDANCE AT POONA IN THE SEASON AND BY APPOINTMENT.

MR. GABRIEL will be happy to visit Patients at their own residences without extra charge.

All letters requesting attendance should be addressed as above.

References to Patients.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

EXCHANGE.

The Bank grants Drafts on London, Scotland, and Ireland, Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe, at the following current rates of Exchange:—

On London, at 6 mo' sights above par		2s. 0½d.	per Rupee.
"	4 mo' sights	2s. 0d.	"
"	3 do.	1s. 11½d.	"
"	2 do.	1s. 11d.	"
"	1 do.	1s. 10½d.	"
On demand		1s. 11½d.	"
On Scotland	do.	1s. 11d.	"
On Ireland	do.		

Circular Notes for the use of Travellers on the Continent and to Europe Over-land at 1 and at 7 days' sight.

The Bank purchases Bills and grants Drafts payable in Calcutta Madras, Ceylon Hongkong, Shanghai, Singapore, Penang, Manilla, Yokahama, and Tuticorin.

The Bank also draws on the Branches of the Bank of New South Wales.

INTEREST ALLOWED.

On Floating Deposits payable on demand if not less than Rs. 1,000 or above Rs. 50,000 at 2 per cent. per annum.

ON FIXED DEPOSITS.

Fixed Deposits for 12 months' sight.... 6 per cent.
" 6 " " .... 5 "
" 3 " " .... 4 "

Fixed Deposits may be readily be availed of for the Bank Bills on London at advertised rates, without notice.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes interests and Dividends thereon on the following terms:—

If to be remitted in the Bank's Drafts, without charge.

If to be paid in India, a Commission will be charged of ¼ per cent.

On returning Government Paper, or Share Certificates out of safe custody, or on receiving the proceeds of such sale in India, a commission will be charged of ¼ per cent. But if proceeds are remitted on the Bank's Drafts, without charge.

Commission charged on purchase and sale of Government Securities.

All Letters should be addressed and all Hoondees made payable to the Agent, Chartered Mercantile Bank of India, London, and China, Bombay, 1865. W. JACKSON, Agent.

BANK OF INDIA.—Incorporated, with Unlimited Liability, under Act No. XIX. of 1857, of the Legislative Council of India.

CAPITAL—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF Rs. 250 EACH, WITH POWER TO INCREASE.

Head Office, Bombay.

BOARD OF DIRECTORS.

HON'BLE A. J. LEWIS, Esq. Advocate General, *Chairman.*
W. CORNISH, Esq. H. H. TURNER, Esq.
A. R. SCOBLE Esq. LIMJEE MANOCKJEE Esq.

Solicitors.

CHARLES MACDONALD, Esq. THOMAS MILLER Esq.
Solicitors—MESSRS. KELLY & HOBE.

London Bankers—THE LONDON JOINT STOCK BANK.
Branches—Calcutta, Hongkong.

EXCHANGE.

The Bank grants Drafts on the London Joint Stock Bank at the following rates:—

At 6 months' sight		2s. 0½d.	per Rupee.
" 4	do.	2s. 0d.	"
" 3	do.	1s. 11½d.	"
" 2	do.	1s. 11d.	"
" 1	do.	1s. 10½d.	"
On demand		1s. 11½d.	"

DEPOSITS.

Interest will be allowed as follows:—

On Current Accounts..... 2 per cent.
" Deposits for 6 months certain.. 3 "
" 12 " 4 "

No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

ADVANCES.

The Bank grants Loans against Government Securities, &c., and discounts Government and approved Private Bills and Hoondees.

COMMISSION.

On the purchase or sale of Government Securities, Bank or other Shares, ½ per cent.

Government or other Securities received for safe custody and interest or Dividends thereon drawn, free of charge.

On returning Securities out of safe custody, ½ per cent.

Orders and Hoondees should be made payable, and all letters addressed, "To the Manager, Bank of India."

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

JOHN GRAY, *Manager.*
Bombay, 1st October 1864.

THE ALLIANCE BANK OF BOMBAY (LIMITED).

Incorporated in accordance with Act XIV. of 1857, and VII. of 1860 of the Legislative Council of India.

SUBSCRIBED CAPITAL—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF 250 RUPEES EACH,
With power to increase.

TEMPORARY OFFICE—RAMPART ROW.

BOARD OF DIRECTORS.

CHARLES FREWEN KELLY, Esq., *Chairman.*
JOSEPH A. SASSOON, Esq.
HURKUR NUNDEE, Esq.
GHELLABHOY PUDDUMSEY, Esq.
SEEOJEE VELLEJEE, Esq.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balances exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 50,000 and not more than Rs. 500.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

DEPOSITS.

The Bank will receive money on deposit in sums of Rupees 100 and upwards, subject to 15 days' notice of withdrawal on either side, and allow Interest thereon at 2 per cent. below the Bombay minimum rate of discount, rising or falling therewith, but not exceeding five per cent. per annum. Parties having current accounts can transfer any portion of their credit balance to deposit account.

Notice of changes in the rate of interest will be given by advertisement only.

At the expiration of the 15 days' notice of withdrawal of a deposit, the Interest will cease, unless the Depositor express his wish to continue the deposit subject to further notice.

Unless money shall have been lodged for fifteen days prior to the notice of withdrawal, no Interest will be allowed thereon.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal 7 per cent, per ann.
Do. 6 do. do. 6½ do. do.
Do. 3 do. do. 6 do. do.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes Interest and Dividends thereon on the following terms:—

If to be remitted in the Bank's Drafts, without charge.

If to be paid in India, a Commission will be charged of ¼ per cent.

On delivering up Securities deposited for safe custody, a charge of ¼ per cent will be made.

On the sale or purchase of Government or other Securities, ¼ per ct.

Any further information as to rules of business may be obtained on application at the Office, or by letter to the Manager.

Office hours ..... 10 A. M. to 4 P. M.
Saturdays ..... 10 A. M. to 1 P. M.

By order of the Board of Directors.
Bombay 31st August 1864. W. F. WESCHE, Manager.

THE ASIATIC BANKING CORPORATION.

Incorporated by Royal Charter.

SUBSCRIBED CAPITAL £500,000 WITH POWER TO INCREASE TO £2,000,000 (TWO CRORES OF RUPEES).
CAPITAL CALLED UP £500,000.

HEAD OFFICE—No. 5, LOMBARD STREET, LONDON.

BOARD OF DIRECTORS.

FRANCIS BOTENT, Esq., Chairman (Messrs. Timothy Wiggin & Co.)
A. RUSSELL, Esq., Deputy-Chairman (Messrs. Grey and Colen, London, and Grey & Co., Bombay.)
THOMAS CADWELL, Esq. (Messrs. Thomas Cardwell & Co., London, and Cardwell, Parsons & Co., Bombay.
CHARLES A. FRASER Esq. (Messrs. Fearon & Co., London, and late of Messrs. Augustine Heard & Co., China).
WILLIAM MAITLAND, Esq., (Messrs. Mackillo Stewart & Co., Calcutta).

General Manager—Harry John, Esq.
Bankers.—The Bank of England and the London Joint Stock Bank.
Agents in London—The British Linen Company.
Agents in Scotland—The National Bank.
Brokers—Messrs. Cotterell and Smallwood.
Solicitors—Messrs. Freshfields and Newman.
Auditors.—Messrs. Coleman Turquand Youngs & Co.

Agencies and Branches of the Bank have been established at Bombay, Calcutta, Singapore, and Ceylon and others are in the course of being organized at Hongkong and Shanghai.

TRUSTEES IN BOMBAY.

The Hon. MICHAEL H. SCOTT (Messrs. Ritchie, Steuart & Co.)
ROBERT HANNAY, Esq. (Messrs. Grey & Co.)
COWASJEE JEHANGUIER, Esq.

BOMBAY AGENCY.

Temporary Offices.—No. 2, Rampart Row, (next to the Bank of Bombay.)

EXCHANGE.

The Bank grants drafts on the London Joint Stock Bank, London, at the following rates of Exchange:—

6 months' sight		2s. 0½d.	
4	do.	2s. 0d.	
3	do.	1s. 11½d.	
2	do.	1s. 11d.	
1 month's	do.	1s. 10½d.	
Demand	do.	1s. 11½d.	
On Ireland and Scotland		1s. 11½d.	

The Bank will also be prepared shortly to grant Drafts and Letters of Credit on the Bank's Branches in India, China, and Japan, where Branches and Agencies are in the course of being established, also to purchase or collect Bills on the same places.

DEPOSIT.

Interest is allowed on Current Accounts at the rate of 2 per cent. per annum on the Daily Balances.

On Fixed Deposits for 3 months certain..... 3 per cent.
" 6 " " 5 " "
" 12 " " 7 " "

No Interest will be allowed on Deposits under Rs. 1,000 or above Rs. 50,000 *unless by special arrangement.*

Deposits for a longer period than 12 months, will be received by the Corporation on terms which may be arranged on application to the Agent.

COMMISSION AND AGENCY BUSINESS.

Customers may deposit with the Corporation for safe custody, free of charge, Government and other Securities and Bank and other shares and Certificates.

Interest or Dividends will be collected on the same, also free of charge, if remitted to Europe in the Bank's Bills; otherwise a charge of ½ per cent. will be made.

On sales or purchases of Government and other Securities ½ percent.

On delivering up Securities deposited for safe custody, ½ per cent.

By order of the Directors.
Bombay, 16th Nov. 1864. ANTHONY MORRISON, Agent.

CENTRAL BANK OF WESTERN INDIA.—

HEAD OFFICE—BOMBAY.

CAPITAL, ONE MILLION STERLING. PAID-UP, ONE MILLION.
RESERVE, ONE HUNDRED THOUSAND.

OFFICES IN INDIA.

Calcutta, Madras, Shikarpore, Surat, Ahmedabad, and Indore.
London Bankers—London and County Bank.

INTEREST ALLOWED.

On Current Deposit Accounts above Rs. 1,000 and not exceeding Rs. 50,000, repayable on demand, at 2 per cent. per annum.
On Deposits for 3 months certain 3 per cent. per annum.
Do. " 6 " " 4 " "
Do. " 12 " " 5 " "
For two years and not exceeding five years 7 per cent. per annum
Interest payable half-yearly.

EXCHANGE.

The Bank grants Drafts on London on demand, and at from one day to six months' sight, and Drafts on Scotland and Ireland on demand.

The Current rates of Exchange are:—

Bills	London, at 6 months' sight	2s. 0¾d.	per Rupee.
Do.	at 4 do.	2s. 0½d.	do.
Do.	at 3 do.	2s. 0d.	do.
Do.	at 2 do.	1s. 11¾d.	do.
Do.	at 1 do.	1s. 11½d.	do.
Do.	on Demand	1s. 11¾d.	do.
On Scotland and Ireland		1s. 11¾d.	do.

Drafts at 6 months' sight are not granted for less than £50, and amounts under £50 are only drawn for payable on demand.

The Bank also purchases Bills and grants Drafts on Calcutta, Hongkong, and Shanghai.

COMMISSION.

On the sale or purchase of Government and other Securities ½ per cent. on the amount realised or invested.

The Bank receives Government and other Securities for safe custody, free of charge, the Interest or Dividends thereon being credited to account or remitted home in the Bank's Bills, also without charge.

On Interest or Dividends, or on proceeds of Securities by sale, ½ per cent. commission charged if the amounts be paid in India; if remitted home by the Bank, no commission charged.

On returning Securities out of safe custody ½ per cent. commission.

Hours of business 10 A.M. to 4 P.M.; Saturdays 10 A.M. to 1 P.M.

Bombay, 9th Nov. 1864. EDWIN HEYCOCK, Manager.

THE BOMBAY CITY BANK (LIMITED).—

Incorporated under Acts XIX. of 1857 and VII. of 1860 of the Legislative Council of India.—CAPITAL SEVENTY-FIVE LACS OF RUPEES IN 30,000 SHARES OF RUPEES 250 EACH, WITH POWER TO INCREASE.

OFFICES—No. 2, CHURCH GATE STREET.

BOARD OF DIRECTORS.

R. ARLEES, Esq., Chairman, (Messrs. Volkart Brothers.)
ARDASEER CURSETJEE DADY, Esq., (Messrs. Cursetjee Ardaseer Sons & Co.)
R. T. PRICE, Esq., (Messrs. Roger, Price & Co.)
MERWANJEE NUSSERWANJEE BROOJOORJEE, Esq.
BHUGWANDASS PURSHOTUMDASS, Esq.

Solicitors.

Messrs. ACLAND, PRENTIS AND BISHOP.
London Bankers,
THE BANK OF LONDON.

EXCHANGE.

Bills on London 6 months' sight 2s. 0¾d. per Rupee.

Do.	at 4 do.	2s. 0½d.	do.
Do.	at 3 do.	2s. 0d.	do.
Do.	at 2 do.	1s. 11¾d.	do.
Do.	at 1 do.	1s. 11½d.	do.
	On Demand	1s. 11¾d.	do.

The Bank is making arrangements for granting Drafts on Calcutta and China.

Current Accounts.

Interest at 2 per cent. per annum will be allowed on Daily Balances if not less than Rupees 500, nor exceeding Rs. 50,000, unless otherwise specially arranged.

Fixed Deposits.

Subject to 3 months' notice 4 per cent. per annum.
" 6 " " 5 "
" 12 " " 7 "

Discounts, Loans, &c.

The Bank discounts local Bills and Hoondees and grants Loans on Government and other approved Securities.

Commission.

The Bank will receive Government and other Securities for safe custody free of charge, for constituents.

Commission will be charged as follows:—

On purchase or Sale of Securities ..... ½ per cent.
On realising Interest or Dividends ..... "
On delivering up Securities from safe custody ..... "

Any further information as to the Rules of business may be obtained at the Bank or on application by letter to the Manager.

By order of the Board,
T. B. DAVISON, Manager.

Bombay, 18th November 1864.

THE AGRA AND MASTERMAN'S BANK (LIMITED).—*Incorporated by Royal Charter.*—ESTABLISHED 1833.

SUBSCRIBED CAPITAL, £3,000,000 (THREE MILLIONS STERLING.)
RESERVED FUND, £2,250,000—(Rs. 22,50,000).

Head Office.....LONDON. Branch Office.....EDINBURGH.
BRANCHES IN INDIA—CALCUTTA, BOMBAY, MADRAS, AGRA, LAHORE AND KURRACHEE.—BRANCHES IN CHINA—SHANGHAI, HONGKONG.—BRANCHES IN AUSTRALIA—SYDNEY AND MELBOURNE.
The Bombay Manager grants drafts on London, also Circular Notes negotiable in Egypt and the Continent of Europe.
The Bank buys and sells the current rates of Exchange:—

On London at 6 months' sight		2s. 0¾d.	per Rupee.
"	4 do.	2s. 0½d.	do.
"	3 do.	2s. 0d.	do.
"	2 do.	1s. 11¾d.	do.
"	1 do.	1s. 11½d.	do.
"	On Demand	1s. 11¾d.	do.
Circular Notes		1s. 11d.	do.

INTEREST ALLOWED.

1. On Floating, or Current Deposits, payable on demand of not less than Rs. 1,000 or more than Rs. 50,000, 2 per cent. per annum.
2. On Fixed Deposits at 3 months' notice, 3 per cent. per annum.
3. On Fixed Deposits at 6 months' notice, 4 per cent. per annum.
4. On Fixed Deposits at 12 months' notice, 5 per cent. per annum.

Fixed Deposits may generally be availed of for the Bank's Bills on London without notice.

The notice of withdrawal can be given at the time of depositing the money, or at any time thereafter.

Interest is allowed on Deposit accounts half-yearly.

No interest allowed on Current Account Balances under Rs. 1,000 or over 50,000, unless by special agreement.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge and realizes Interest and Dividends, for which a charge will be made of ½ per cent.

On returning Government Paper or other Securities out of safe custody, a charge will be made of ½ per cent.

On the purchase or sale of Government Securities and Bank or other Stock, ½ per cent.

REMITTANCE.

The Bank realizes Drafts or Hoondees payable in the Presidency for remittance to Europe in the Bank's Bills on London, without charge.

To obviate disappointment to parties at a distance, it is hereby notified that the Bank will, whenever so requested, transmit the first of Exchange sent on being furnished with the correct address of the party at whose instance a Bill is required. *In favour of a lady, her Christian name must be given in full.*

The Bank will negotiate Bills payable in London, Liverpool or Manchester, and will also purchase or grant drafts payable in Calcutta, Hong Kong Shanghai or Colombo.

Interest allowed at 2 per cent. per annum on balances exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 50,000 but not more than Rs. 100.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal 6 per ct. per ann.
Do. 9 do. do. 5½ do. do.
Do. 6 do. do. 5 do. do.
Do. 4 do. do. 4½ do. do.
Do. 3 do. do. 4 do. do.

If the deposit be taken in the Bank's draft on Europe, he notice of withdrawal will generally be dispensed with.

The Bank reserves to itself the right of paying off or of modifying the terms on Fixed Deposits, on giving one month's notice.

Government Paper and other Securities received for safe custody, and the interest remitted by the Bank's draft, free of charge.

The Bank will procure enfacement of Government Paper on account of Constituents and forward the same to the Head Office without charge.

It is particularly requested that all orders or Hoondees may be made payable to, and all communications addressed

"The Manager, Bank of Hindustan, (Limited,) Bombay."

Bombay, 11th Nov. 1864. JOHN H. RYLAND, Manager.

COMPTOIR D'ESCOMPTE DE PARIS.—

Incorporated by National Decree of 7th and 8th March 1848 and 3 Imperial Decree of 30th July 1864. PAID-UP CAPITAL—FRANCS. 60,000,000 (£2,400,000). RESERVE FUND—FRANCS 10,000,000 (£400,000.)
Head Office—24, *Rue Bergere Paris.* Agencies at Bombay, Calcutta Hongkong, Shanghai, Bourbon (Reunion), and Saigon.
London Bankers.

UNION BANK OF LONDON; GENERAL CREDIT AND FINANCE CO., OF LONDON, (Limited); and MESSRS C. J. HARRIS AND SON.

BOMBAY AGENCY.

OFFICES—No. 9, RAMPART ROW.

This Agency grants Drafts and Letters of Credit and purchases or collects Bills on the abovementioned places, as also on the principal Towns of Continental Europe, on Madras, Pondicherry, Karrachee, Ceylon, Mauritius, Singapore, Sydney and Melbourne.

EXCHANGE.

Drafts granted as follows:

On London 6 months' sight		2s. 0¾d.	per Rupee.
3	do	2s. 0¼d.	"
	Sight	1s. 11¾d.	"
On France 6 months' sight		Frs. 2·38 cts.	"
3	do	2·35	"
	Sight	2·48	"

DEPOSITS.

Interest at 2 per cent. per annum allowed on Current Deposits payable on demand, of not less than Rs. 1,000, nor more than Rs. 50,000.

On fixed Deposits at

3 months' notice	3 per cent. per annum.	
6	ditto	4 ditto
12	ditto	5 ditto.

DISCOUNTS, LOANS, &c.

The Agency discounts approved Local Bills, grants Loans on Government Paper, Bullion, Bank Stock, and approved Shares and other Securities.

Any further information as to rates of business may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.

Bombay 25th Oct. 1864. OTTO MULLER, Manager.

THE ROYAL BANK OF INDIA.—*Incorporated, with unlimited liability under the Act of the Legislative Council of India XIX. 1857.*—CAPITAL SIXTY LACHS OF RUPEES IN 30,000 SHARES OF Rs. 200 EACH, WITH POWER TO INCREASE.

BOARD OF DIRECTORS.

ANDREW GRANT, Esq., *Chairman.*
W. F. STEARNS, Esq.
J. E. GRIEG, Esq.
DINSHAW MANOCKJEE, Esq.
SYAMJEE HORMUSJEE CAMA,
KARSANDAS MADHAVADAS, Esq.

Auditors.

ALEX. STEWART, Esq. | JAMES BEVIS, Esq.
London Bankers.
THE LONDON AND COUNTY BANK.

EXCHANGE.

Bills on London at 6 months' sight at 2s. 0¾d. per Rupee.

"	4 do.	2s. 0½d.	"
"	3 do.	2s. 0¼d.	"
"	2 do	2s. 0d.	"
"	1 do.	1s. 11¾d.	"
"	On demand do.	1s. 11½d.	"

Drafts at 6 months' sight are not granted for less than £50, and amounts under £50 are only drawn for payable on demand.

The Bank purchases Bills and grants Drafts payable in Calcutta, Ahmedabad, Surat and Belgaum.

All Treasury Drafts, Hoondees, and other orders for realization to be endorsed, "Pay to the Royal Bank of India, or order."

CURRENT ACCOUNTS.

Interest is allowed at 2 per cent. per annum on balances not exceeding one lac, or at 3 per cent. per annum if interest is paid on the lowest balance in credit of the account for each month in the latter case interest will be allowed on any sum not exceeding two lacs.

FIXED DEPOSITS.

Subject to 1 month's notice 3 per cent. per annum.
Do. 3 do. 4 do. do.
Do. 6 do. 5 do. do.
Do. 12 do. 6 do. do.

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

Bombay, 20th July 1864. J. GORDON, Manager.

DELHI BANK CORPORATION (LIMITED.)

—ESTABLISHED 1844—INCORPORATED 1860.

PAID UP CAPITAL ..... Rs. 25,00,000.
RESERVE FUND ..... 1,70,000.

Head Office ..... DELHI.
Manager ..... J. C. PARRY, Esq.
Secretary ..... H. P. HEALY, Esq.

BRANCHES.

Bombay ... ...Agent W. B. THOMPSON, Esq.
Calcutta ... ... " H. LANCASTER, Esq.
Allahabad ... ... " H. B. MCILRAVY, Esq. (Offg.)
Mussoorie ... ... " J. HEALY, Esq.
Lucknow ... ... " E. H. RUSTON, Esq.
Jubbulpore ... ... " E. S. STAPE, Esq., (Offg.)
London ... ... " THE UNION BANK.

EXCHANGE.

6 months' sight ... ...at 2s. 0¾d. per rupee.
4 do. ... ...at 2s. 0½d. "
3 do. ... ...at 2s. 0¼d. "
2 do. ... ...at 1s. 11¾d. "
1 do. ... ...at 1s. 11½d. "
On demand ... ...at 1s. 11¾d. "
On Scotland and Ireland ...at 2s. 0d. "

Bills are purchased and sold on England, Calcutta, Madras, Bombay Agra, Lahore and on any Town in India.

Government Securities bought and sold.

Loans granted and Promissory Notes, of short date, discounted.

Bills for amounts under £50 are granted at sight.

Bills for less than £50 are not drawn at four or six months' sight.

The Corporation draws also on Melbourne and Sydney in Australia.

The Corporation will be happy to receive deposits, to remit, free of charge, the first of Exchange direct to England on being furnished with the correct address of the party to whom the remittance is to be forwarded.

Drafts on Calcutta, Madras, Lahore, and all the principal stations in the Upper and Lower Provinces, granted at the Exchange of the day.

GOVERNMENT SECURITIES PURCHASED AND SOLD.

The Delhi Bank Corporation undertakes the safe custody of Government Paper and Certificates of shares in Joint Stock Companies, and will draw the interest or dividends thereon, as declared half-yearly, when authorized so to do, and remit the same by its own bills without any charge. On surrender of such Paper or Scrip a commission of 1 per cent. will be charged.

CURRENT ACCOUNTS.

Interest will be allowed on daily balances exceeding Rupees 1,000 and not exceeding Rupees 50,000 at the rate of two per cent. per annum. A higher rate may be subject to special arrangement.

INTEREST DEPOSIT RULES.

AT THE HEAD OFFICE AND BRANCHES.

Open to all Classes.

At 6 per cent. requiring twelve months' notice of withdrawal.
At 5 ditto nine ditto.
At 4 per cent. ditto six months' ditto.
At 3 per cent. ditto three months' ditto.

Deposits may generally be availed of, without notice, by the Bank's Bills on London.

Interest is credited to Deposit Accounts half-yearly.

The Corporation reserves to itself the right of giving one month's notice or paying off any of the above Deposits, or of modifying their terms.

LOANS AND CASH CREDITS

are granted on approved personal and other security on the usual terms. For further particulars apply to the Manager or Agents.

Remittances to be endorsed thus:—"Pay to the Delhi Bank Corporation, Limited, or order."

Hours of Business 10 to 4. Saturdays 10 to 2.

W. B. THOMPSON, Agent.

Delhi Bank Corporation, Bombay, 18th December 1864.

N. B.—The Bombay branch will commence operations at the temporary offices, No. 26, Apollo Street, Fort, on or about the 25th current.

Nov. 9 1864. Agent Delhi Bank Corporation, Bombay.

THE EAST INDIA BANK.—INCORPORATED

WITH UNLIMITED LIABILITY UNDER ACT XIX. OF 1857 OF THE LEGISLATIVE COUNCIL OF INDIA.

Capital—Sixty-two and a half Lacs of Rupees in 25,000 Shares of Rs. 250 each, with power to increase.

HEAD OFFICE—BOMBAY.

BOARD OF DIRECTORS.

ALLADINBHOY MAHOMEDBOY, ESQ., *Chairman.*
DHARKERSEY POONJABHOY, ESQ.
CURSETJEE JAMSETJEE BOTTLIBOMOY, ESQ.
KESSOWJEE NAIQUE, ESQ.
FRAMJEE COWASJEE SUROOT, ESQ.
MUNCHERJEE NOWROJEE SANAJEE, ESQ.
(Messrs. M. and M. Cursetjee Cama & Co.)
CASSUMBHOY DHURUMSEY, ESQ.
RAHIMBHOY ALLADINBHOY, ESQ.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on Balances exceeding Rs. 500 and not more than Rs. 50,000.

FIXED DEPOSITS.

Subject to 1 month's notice 3 per cent. per annum.
Do. 3 do. 4 do. do.
Do. 6 do. 5 do. do.
Do. 12 do. 6 do. do.

ADVANCES.

The Bank discounts approved Local Bills, and grants Loans on Government Securities, Bank Stock, Bullion, and approved Shares and other Securities.

Any further information regarding terms of business, may be ascertained at the Office by application personally, or by letter to the Manager.

W. C. CURRIE, Acting Manager.

McCOMBIE & SONS' ADVERTISEMENTS.

OILMAN'S STORES

PICKLES.

Mixed Pickles, Cauliflower, Onions, French Beans, Gherkins, Red Cabbage, Piccalilli, Walnuts, Chow Chow, Imperial Hot, West India, Captain White's, Oriental Pickle, French Olives, French Capers, &c., &c.

SAUCES.

Reading, Harvey, John Bull, Beefsteak, Tomata, Essence of Anchovies, Sir Robert Peel, Royal Table, Mushroom and Walnut Catsup, Soho, Worcester Sauce, Lancashire Sauce, &c.

MUSTARDS.

Durham Mustard, French Mustard, &c.

VINEGAR.

White Wine, Distilled Crystal, Chili and Taragon, Raspberry, &c.

OILS.

Salad Oil, Cold Drawn Castor, Cod Liver Oil, &c.

FLAVOURING ESSENCES.

Lemon, Almond, Vanilla, &c.

POTTED MEATS.

Anchovy Paste, Potted Ham, Beef, Tongue, Yarmouth Bloaters, Strasbourg Potted Meat, Pate a Diable, &c.

JAMS AND JELLIES.

In 1 and 2lb. Pots and Tins.

Raspberry, Plum, Greengage, Strawberry, Red and Black Currant, Damson, Raspberry and Currant, Gooseberry, Apricot, Orange, Apple, Lemon and Orange Marmalade.

SYRUPS FOR ICES, &c.

Lemon, Raspberry, Pine Apple, Orange, Strawberry, Red and Black Currant, Gooseberry.

FRUITS IN SYRUP.

Pine Apple, Apricots, Greengages, Cherries, Raspberries, Strawberries, Pears, Red Currants, Black Currants.

BOARD OF DIRECTORS.

JAMES NUGENT DASHIELL, Esq., *Chairman.*
RICHARD SPOONER, Esq., (late Commissioner of Customs, Bombay,) *Deputy-Chairman.*
WILLIAM FREDERIC BARING, Esq.
THOMAS COTTERELL, Esq.
J. HENRY RICKNELL DE CASTRO Esq.
PHILIP SHORE FLETCHER, Esq.
Lieut. Col. FRENCH.
JAMES INVICS, Esq.
J. MACKRILL SMITH, Esq.
Hon. J. F. H. STUART WORTLEY.
WILLIAM HARRISON, Esq.
DRANE J. HOARE, Esq.
HENRY YOUNG, Esq., (late Chief Secretary to the Government, Bombay.

Committee in Bombay.

D. SASSOON, Esq., *Chairman.*
The Honorable FRAMJEE HORMUSJEE.
HAJI ESMAIL HAJI HUSSE, Esq.

Bankers.

LONDON ..... The Bank of England.
Do. ..... The Alliance Bank (Limited.)
LIVERPOOL ..... Do. do.
MANCHESTER ..... Do. do.
SCOTLAND ..... The National Bank of Scotland
IRELAND ..... The Hibernian Bank (Limited.)

The Bank grants drafts on London, Liverpool, or Manchester, at the following rates of Exchange:—

Six months' sights		2s. 0¾d.	per Rupee.
Four "		2s. 0½d.	do.
Three "		2s. 0¼d.	do.
Two "		2s. 0d.	do.
One "		1s. 11¾d.	do.
On demand		1s. 11½d.	do.
On Scotland		1s. 11¾d.	do.
On Ireland		1s. 11¾d.	do.
Circular Notes		1s. 11¾d.	do.

Drafts on *the Bank of England, on Scotland or Ireland* are issued payable on *demand* only.

To prevent disappointment to persons at a distance who may purchase the Bank's Bills on Europe, the Manager will, whenever so desired, forward the first of exchange direct on being furnished with the address of the person to whom the Bill is to be sent. *In all instances where a Bill is required in favour of a lady, her Christian name must be given in full.*

The Bank will negotiate Bills payable in London, Liverpool or Manchester, and will also purchase or grant drafts payable in Calcutta, Hong Kong Shanghai or Colombo.

Interest allowed at 2 per cent. per annum on balances exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 50,000 but not more than Rs. 100.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal 6 per ct. per ann.
Do. 9 do. do. 5½ do. do.
Do. 6 do. do. 5 do. do.
Do. 4 do. do. 4½ do. do.
Do. 3 do. do. 4 do. do.

If the deposit be taken in the Bank's draft on Europe, he notice of withdrawal will generally be dispensed with.

The Bank reserves to itself the right of paying off or of modifying the terms on Fixed Deposits, on giving one month's notice.

Government Paper and other Securities received for safe custody, and the interest remitted by the Bank's draft, free of charge.

The Bank will procure enfacement of Government Paper on account of Constituents and forward the same to the Head Office without charge.

It is particularly requested that all orders or Hoondees may be made payable to, and all communications addressed

"The Manager, Bank of Hindustan, (Limited,) Bombay."

Bombay, 11th Nov. 1864. JOHN H. RYLAND, Manager.

THE BANK OF HINDUSTAN, CHINA, AND JAPAN (LIMITED).

ہی بینک آف ہندوستان چائنا اینڈ جاپان
(لمیٹیڈ)

دی بینک آف هندوستان چینا اینڈ جاپان
(لیمیٹیڈ)

CAPITAL FOUR MILLIONS STERLING, IN 40,000 SHARES OF £100 EACH.

Paid and to be called up—One Million Sterling.

HEAD OFFICE—1, Bank Buildings, Lothbury, E. C., London.

BOARD OF DIRECTORS.

JAMES NUGENT DASHIELL, Esq., *Chairman.*
RICHARD SPOONER, Esq., (late Commissioner of Customs, Bombay,) *Deputy-Chairman.*
WILLIAM FREDERIC BARING, Esq.
THOMAS COTTERELL, Esq.
J. HENRY RICKNELL DE CASTRO Esq.
PHILIP SHORE FLETCHER, Esq.
Lieut. Col. FRENCH.
JAMES INVICS, Esq.
J. MACKRILL SMITH, Esq.
Hon. J. F. H. STUART WORTLEY.
WILLIAM HARRISON, Esq.
DRANE J. HOARE, Esq.
HENRY YOUNG, Esq., (late Chief Secretary to the Government, Bombay.

Committee in Bombay.

D. SASSOON, Esq., *Chairman.*
The Honorable FRAMJEE HORMUSJEE.
HAJI ESMAIL HAJI HUSSE, Esq.

Bankers.

LONDON ..... The Bank of England.
Do. ..... The Alliance Bank (Limited.)
LIVERPOOL ..... Do. do.
MANCHESTER ..... Do. do.
SCOTLAND ..... The National Bank of Scotland
IRELAND ..... The Hibernian Bank (Limited.)

The Bank grants drafts on London, Liverpool, or Manchester, at the following rates of Exchange:—

Six months' sights		2s. 0¾d.	per Rupee.
Four "		2s. 0½d.	do.
Three "		2s. 0¼d.	do.
Two "		2s. 0d.	do.
One "		1s. 11¾d.	do.
On demand		1s. 11½d.	do.
On Scotland		1s. 11¾d.	do.
On Ireland		1s. 11¾d.	do.
Circular Notes		1s. 11¾d.	do.

Drafts on *the Bank of England, on Scotland or Ireland* are issued payable on *demand* only.

To prevent disappointment to persons at a distance who may purchase the Bank's Bills on Europe, the Manager will, whenever so desired, forward the first of